

FRAGILE
DO NOT
PHOTOCOPY

★
No 6417-1

1861
V.2.



GIVEN BY

State of Mass.

PUBLIC DOCUMENTS

OF

MASSACHUSETTS:

BEING THE

ANNUAL REPORTS

OF VARIOUS

Public Officers and Institutions,

FOR THE YEAR

1861.

**6007.1*

PUBLISHED BY THE SECRETARY OF THE COMMONWEALTH,

Under authority of Chapter 4, of the General Statutes.

1861

V. 2

VOL. II.

(Nos. 7 to 15.)

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1862.

State of Mass

INDEX TO PUBLIC DOCUMENTS.

VOL. II.

Documents numbered, 7 to 15, inclusive.

A.

Abstract of Returns of Banks,	No. 9
“ of Returns of Insurance Companies,	10
“ of Returns of Joint Stock Companies,	12
“ of Returns of Savings Institutions,	9
Adjutant-General, Report of,	7
Alien Passengers and Foreign Paupers, Report of Commissioners of, .	15
Associations, Loan Fund, Report of Insurance Commissioners on, .	11
Auditor's Report,	6

B.

Bank Commissioners, Report of,	8
Banks, Abstract of Returns from,	9

C.

Commissioners, Alien Passenger and Foreign Pauper, Report of, .	15
“ Bank, Report of,	8
“ Insurance, Report of,	10
“ Insurance, Report of, concerning Loan Fund Associations,	11
“ Pilot, Report of,	14
“ on Public Lands, Report of,	13
Companies, Joint Stock, Abstract of Returns of,	12

F.

Foreign Pauper and Alien Passenger Commissioners, Report of, .	15
--	----

I.

Institutions for Saving, Abstract of Returns from,	9
Insurance Commissioners, Report of,	10
“ “ Report of concerning Loan Fund Associations,	11

J.

Joint Stock Companies, Abstract of Returns of,	No. 12
--	--------

L.

Loan Fund Associations, Report of Insurance Commissioners on,	11
---	----

P.

Pilot Commissioners, Report of,	14
Public Lands, Report of Commissioners on,	13

R.

Report of Adjutant-General,	7
“ of Auditor of Accounts,	6
“ of Commissioners of Alien Passengers and Foreign Paupers,	15
“ of Bank Commissioners,	8
“ of Commissioners on Public Lands,	13
“ of Insurance Commissioners,	10
“ of Pilot Commissioners,	14

S.

Savings Institutions, Abstract of Returns from,	9
Stock Companies, Joint, Abstract of Returns of,	12

ANNUAL REPORT

OF THE

ADJUTANT-GENERAL,

OF THE

Commonwealth of Massachusetts,

WITH REPORTS FROM THE

QUARTERMASTER-GENERAL, SURGEON-GENERAL, COMMISSARY-
GENERAL, AND MASTER OF ORDNANCE,

FOR THE YEAR ENDING

DECEMBER 31, 1861.

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1861.

dup.

235092

add Aug. 19.77

Y2A88.2.1000
215 30
NOTED 9/11

Commonwealth of Massachusetts.

ADJUTANT-GENERAL'S OFFICE, BOSTON, }
December 31, 1861. }

To His Excellency JOHN A. ANDREW, *Governor and Commander-in-Chief.*

SIR,—I have the honor to submit to your Excellency the Report of the Adjutant-General's Department for the year ending December 31, 1861, together with the Reports of the Quartermaster-General, Surgeon-General, Commissary-General, and Master of Ordnance.

With the highest respect,
I have the honor to be,
Your Excellency's ob't servant,

WM. SCHOULER, *Adjutant-General.*

ANNUAL REPORT.

ADJUTANT-GENERAL'S OFFICE, BOSTON, }
December 31, 1861. }

To His Excellency JOHN A. ANDREW, *Governor and Commander-in-Chief.*

SIR:—At the commencement of the present year, the duties of Adjutant-General, Quartermaster-General, Inspector-General of the Militia, and “Keeper of the public magazines, munitions of war, entrenching tools, and other implements of war belonging to the Commonwealth,” devolved upon me. Events transpired in the early part of the year which rendered a division of these duties a necessity. That necessity still exists. A narrative of these events will constitute the burden of my Report. They have a local and a national interest. Related without extravagance, and in a plain and truthful form, they will do no discredit to our ancient Commonwealth, and in that form I shall endeavor to present them.

The storm of rebellion which broke upon our peaceful land in April last, was foreseen months before by your Excellency and by the Legislature of the Commonwealth, and wise and liberal provision was made to meet and if possible avert it.

In the Report which I had the honor to make a year ago to your distinguished predecessor, Governor Banks, occurs this passage :

“Since this Report was in the printer's hands, events have transpired in some of the Southern States and at Washington, which have awakened the attention of the people of Massachusetts in a remarkable degree to the perpetuity of the Federal Union, and which may require the active militia of the Commonwealth

to be greatly augmented. Should our worst fears be realized, and this nation be plunged into the horrors of civil war, upon Massachusetts may rest, in no inconsiderable degree, the duty of staying the effusion of blood and of rolling back the black tide of anarchy and ruin. She did more than her share to achieve the independence of our country and establish the Government under which we have risen to such unparalleled prosperity, and become the great Power of the American Continent, and she will be true to her history, her traditions and her fair fame.

“Should it become necessary to increase the number of her active militia to a war footing, the present organization offers an easy and a good means. The present companies could be filled to their full complement of men, and the regiments to their full complement of companies. New regiments of Infantry, new battalions of Riflemen, new companies of Artillery and Cavalry could be formed with which to fill the several Brigades and make our present Divisions five thousand men each, with proper apportionment of the several military arms. This, of course, would require a large outlay of money, which would doubtless be cheerfully met by our people if their honor and the welfare of their country demand it of them.

“In the meantime, I would suggest that a General Order be issued calling upon commanders of the companies of the active force to forward to Head-Quarters the names of the persons composing their commands, also their places of residence, so that a complete roll of each company may be on file in this department.

“The companies that have not their full quota of men should be filled by new enlistments to the number fixed by law, and whenever new enlistments are made or discharges given, the names of the persons enlisted and discharged, should be forwarded immediately to Head-Quarters and placed on file.”

The worst fears of our people have since been realized, and the evidence now afforded by the living and dead of our true, loyal and gallant sons of Massachusetts, at home and on the battle-field, proves that this Commonwealth has been “true to her history, her traditions and her fair fame.”

Inquiry has been frequently made how it was that Massachusetts was able to send forward so promptly the troops which first took part in the present struggle for the maintenance of the Government. In my judgment, the reasons to be assigned are these :

1st. The excellent system for the organization and discipline of a militia force, which has so long distinguished this Commonwealth, and has received the constant attention and approval of the Legislature.

2d. The promulgation of General Order No. 4, by your Excellency's direction, on the 16th of January last, so that we ascertained with accuracy the number of officers and men of the Volunteer Militia who would respond instantly to any call which might be made upon them by the President of the United States. Opposition was made to this Order at first, but events soon proved the wisdom of issuing it. Those who could not respond as required received their discharges, and their places were immediately filled by others ready for any emergency.

3d. The sagacity and foresight which induced the legislature to pass the bill approved by your Excellency on the 3d of April, appropriating \$25,000, and authorizing the Adjutant-General to contract for overcoats, blankets, knapsacks, 200,000 ball cartridges, &c., for two thousand troops. Our militia soldiers had uniforms of their own, and had in their several armories over three thousand Springfield rifled muskets of the best pattern.

Thus when the attack upon the heroic band of Union patriots at Fort Sumter on the 12th of April extinguished the last hope of peace, and its fall aroused the mighty energy of our people to maintain their national existence, Massachusetts was ready to push forward her regiments, armed and equipped, to defend the flag and save Washington, in the hour of peril, from capture and spoliation.

For three months previous, our Volunteer Militia, in anticipation of some great traitorous movement in the South, had been drilling almost nightly in their several armories, so that when the summons came from the President on the 15th of April, the "Fiery Cross" was sent over the Commonwealth, and in obedience to the call the men came forth, as in the

brave days of old, leaving the workshop and the plough, their nets and barges, homes and kindred, inspired by love of country and the rights of mankind.

On the very day when Fort Sumter was attacked, I had the honor to write by your Excellency's direction the following letter to the Secretary of War:—

ADJUTANT-GENERAL'S OFFICE, BOSTON, }
April 13th, 1861. }

SIR,—I am directed by His Excellency the Governor to request of you, if consistent with law and the policy of your Department, to allow me to draw two thousand rifled muskets from the United States Arsenal at Springfield, in advance of our annual quota, becoming due.

We have five thousand infantry, now armed and equipped and properly officered. Only about three thousand of them, however, are armed with rifled muskets; the others have the old smooth bores, all of which have been changed from flint locks to the percussion. If you will permit us to draw two thousand more of the new rifled muskets, we will have five thousand as well armed, drilled and officered infantry as ever handled a musket.

I would also suggest that a couple of regiments of the volunteers be ordered by the President to garrison Forts Warren and Independence in Boston Harbor. They are now without men, and might be taken by lawless men and turned against the government.

I believe that our troops would like to do garrison duty, until called upon by the President for active service. The regiments might alternate every four or six weeks, and thus they would learn much that would be of service to them, and hold the forts against attack or surprise.

With great respect I have the honor to be

Your obedient servant,
WILLIAM SCHOULER.

Hon. SIMON CAMERON,
Secretary of War, Washington.

The two thousand rifled muskets could not be procured, nor permission granted to garrison the forts. We afterwards obtained, however, five thousand of the most improved smooth bore muskets from Springfield, and four thousand Windsor rifles (without bayonets) from the United States Arsenal at Watertown, by orders from Major General Wool, U. S. A., then in command of this Department, who had moved his Head-Quarters from Troy to New York city. I quote this letter to show

that if some of our regiments have gone to the seat of war with smooth bore muskets, and our forts have not been continually garrisoned, it has been through no neglect on the part of the Executive of this Commonwealth.

The first call for troops was by a telegram from Senator Wilson dated at Washington, April 15th, requesting twenty companies to be sent immediately to Washington and there mustered into service. In the course of the day were received formal requisitions by telegraph from the Secretary of War and Adjutant-General of the United States for two full regiments of the Massachusetts Militia. In compliance therewith, Special Order No. 14 was issued on the same day, directing Colonel Jones of the Sixth Regiment, Colonel Packard of the Fourth, Colonel Wardrop of the Third, and Colonel Munroe of the Eighth, to muster their respective commands on the Boston Common forthwith "in compliance with a requisition made by the President of the United States." This order was sent by mail and by special messengers to the Colonels, who severally resided at Lowell, Quincy, New Bedford, and Lynn. The companies were scattered through the cities and towns of Plymouth, Bristol, Norfolk, Essex and Middlesex Counties.

In obedience to orders nearly every company in the above regiments arrived in Boston the next day. The first were three infantry companies from Marblehead, under Captains Martin, Phillips and Boardman. They arrived at the Eastern depot at nine o'clock, A. M., and were welcomed by a large multitude of people, who cheered the gallant and devoted men as they marched to their quarters at Faneuil Hall, through rain and sleet, to the music of "Yankee Doodle." During the entire day the troops arrived at Boston by the different railroad trains.

A despatch from Senator Wilson on this day (April 16th) stated that Massachusetts was to furnish immediately four regiments, making one brigade, with one Brigadier General. Brigadier General Benjamin F. Butler, Third Brigade, Second Division, M. V. M., was ordered on the 17th to take command of the troops. On the same day the following Order was issued, showing the destination of the Third, Fourth and Sixth Regiments, and detailing certain militia companies for service with them :

HEAD-QUARTERS, BOSTON, April 17, 1861.

[SPECIAL ORDER, No. 22.]

Brigadier General Benjamin F. Butler, of Third Brigade, Second Division, is ordered to detail the following troops for the following services :

Colonel David W. Wardrop, of Third Regiment of Infantry, Second Brigade and First Division, is hereby ordered forthwith to report himself and his command for active service.

Company C, Fifth Regiment, Third Brigade and Second Division, commanded by Captain Richardson, will be added to the command as a part of said regiment.

He will with these troops proceed *forthwith* to Fortress Monroe, in Virginia, by steamer to be provided, and there report himself to Colonel Abner B. Packard, of Fourth Regiment, Second Brigade, First Division, or to such officer of the United States as may be in command of that Fortress, there to enter into the service of the United States as United States Militia, and await and abide such further orders as may be received.

In case Fortress Monroe shall be inaccessible, or in the possession of an enemy, Colonel Wardrop will exercise his own discretion as to the disposition of his command, until he shall join Colonel Packard, or shall receive further orders from the War Department of the United States Government at Washington, and whatever orders he may receive from that Department he will obey, whether the same be given by telegraph or otherwise, provided he be satisfied of their genuineness.

Colonel Abner B. Packard, of the Fourth Regiment, Second Brigade, First Division, is hereby ordered to report himself and his command for active service. He will, with his command, proceed forthwith to the same duty as that ordered to be performed by the troops under Colonel David W. Wardrop, and upon being joined by Colonel Wardrop and his troops, he will take command of them also, and act as to them also conformably to the above orders.

Colonel Edward F. Jones, commanding the Sixth Regiment of Infantry in the Third Brigade, and Second Division, is hereby ordered to report himself and his command *forthwith* for active service.

Company C, of the Seventh Regiment, Fourth Brigade and Second Division, Captain Dike,

Company C, of First Regiment, First Brigade and First Division, Captain Sampson,

Company B, of Third Battalion of Infantry, Fifth Brigade and Third Division, Captain Pratt, will be detailed from their respective commands, and for the purposes of this service will be added to the regiment of Colonel Jones. He will with these troops proceed to the depot of the

Boston and Worcester Railroad Company, at six o'clock this evening, and thence by the most practicable route *via* New York city to Washington, where he will report himself and his troops to Brigadier-General Benjamin F. Butler, and in his absence to the Adjutant-General of the United States at Washington; said troops are to enter into the service of the United States as militia, and there await and obey such further orders as may be received.

By order of His Excellency JOHN A. ANDREW, *Governor and Commander-in-Chief.*

(Signed.)

WILLIAM SCHOULER, *Adjutant-General.*

Captain Pratt, in command of the Worcester Company, received his order to join the Sixth Regiment late in the afternoon of the 16th, and he was in Boston with his full command early on the morning of the 17th. It was nine o'clock in the evening of the 16th before your Excellency decided to attach the commands of Captains Sampson and Dike to the Sixth Regiment. A messenger was despatched to Stoneham, with orders for Captain Dike. He reported to me at 8 o'clock the next morning, that he found Captain Dike at his house in Stoneham, at 2 o'clock in the morning, and placed your Excellency's orders in his hands; that he read them, and said: "Tell the Adjutant-General that I shall be at the State House with my full company by 11 o'clock to-day." True to his word, he reported at the time, and that afternoon, attached to the Sixth, the company left for Washington. Two days afterwards, on the 19th of April, during that gallant march through Baltimore, which is now a matter of history, Captain Dike was shot down while leading his company through the mob. Several of his command were killed and wounded, and he received a wound in the leg, which will render him a cripple for life.

The orders to the captains of the other detached companies were received with equal alacrity and promptly obeyed; as were also orders issued on the 17th to Captain Briggs, of Pittsfield, to join the Eighth Regiment on their way to Washington, and to Brigadier-General Ward, Fifth Brigade M. V. M., to have Company B, Third Battalion of Rifles, (Worcester,) in readiness for service.

Arrangements having been completed, on the evening of the 17th, the Third and Fourth Regiments left for Fortress Monroe, Virginia, the former by the steamer Spaulding, lying at Central

wharf, Boston, and the latter by railroad to take the steamer at Fall River. The Sixth Regiment also left for Washington, *via* New York, Philadelphia and Baltimore. Thus while one of our Massachusetts regiments was fighting its way to the national capital, two others were on the sea, hastening to the protection of a most important military post.

By Special Order No. 30, General Butler was ordered, on April 18th, to proceed with the Eighth Regiment to Washington. Company A, Seventh Regiment M. V. M., under Captain Arthur F. Devereux, was attached to this regiment for service. The Eighth reached Washington by way of Annapolis, repairing bridges and railroads which had been destroyed, and thus opening communication with the capital. Captain Devereux's company assisted in bringing the United States frigate *Constitution* from Annapolis to New York.

Soon after this regiment reached Washington, Colonel Munroe resigned, and received an honorable discharge; Lieutenant-Colonel Hinks was commissioned as his successor.

On the 19th of April, Colonel Samuel C. Lawrence, Fifth Regiment, Third Brigade, Second Division, was ordered to report with his regiment for active duty, and the following companies were detailed from the Seventh Regiment to form part of his command:

Company B, Captain Peirson; Company E, Captain Locke; Company F, Captain Bailey; Company G, Captain Messer; Company H, Captain Danforth.

The orders were obeyed with despatch, except by Company F, Seventh Regiment, which was disbanded. A new company raised by Captain Wardwell, who had been authorized to raise it the day previous, was at once attached to the command of Colonel Lawrence. At four o'clock on the morning of the 20th, Major Asa F. Cook was ordered to have his company of Light Artillery in readiness to proceed to Washington with Colonel Lawrence's command, and at ten o'clock he reported that his company was ready to march. On the same day all these troops proceeded to Washington. Before the Fifth Regiment returned to their homes, they had performed service in the battle of Bull Run, and acquitted themselves honorably.

The Third Battalion of Rifles, Fifth Brigade, Third Division, under Major Charles Devens, of Worcester, was also detailed at this time for service, and proceeded to Washington in accordance with orders from this office. Captain Albert Dodd's company, recently formed in Boston, was sent by the steam propeller Cambridge, on the 1st of May, to join this battalion. I take the liberty of publishing Captain Dodd's sealed instructions, which I may add were implicitly followed by him.

ADJUTANT-GENERAL'S OFFICE, BOSTON, }
May 1st, 1861. }

To Captain Albert Dodd:

SIR:—You are to go on board the steam propeller Cambridge this afternoon, with your command, and proceed at once to Fort Monroe, where the troops on board the Cambridge, belonging to the Third and Fourth Regiments, will be landed, to join their respective companies now there.

The Cambridge will then depart from Fort Monroe, and proceed to Washington by the Potomac River. Should the ship be attacked, you will use your utmost exertions to defend and protect her, and endeavor to have her make the passage of the Potomac, and arrive at Washington.

When you arrive at Washington, you will report yourself to General Butler, who is to attach you and your command to the Battalion of Rifles, under command of Major Devens. Your command will be known as Company D, of that battalion.

Should the Cambridge fail to get to Washington by the Potomac River,—though there is no such word as fail known to Massachusetts men,—the ship will proceed to Annapolis, where you will report yourself to General Butler, and if he is not there, to Major Devens, and be attached to his battalion. You are to guard and protect the ship while you are on board of her, and to report yourself so as to be attached to Major Devens' command when you land, always holding yourself subject to superior officers, who are expected and instructed to carry forward the purport of these instructions. It is the earnest desire of His Excellency, the Commander-in-Chief, that the ship Cambridge shall reach Washington, and demonstrate that a Massachusetts ship, manned with Massachusetts men, shall be the first ship to arrive by that route, as our Sixth Regiment was the first to arrive at Washington through the hostile city of Baltimore. You will confer with the captain of the ship, and you and he will act in unison.

By order of His Excellency JOHN A. ANDREW, *Governor and Commander-in-Chief.*

WILLIAM SCHOULER, *Adjutant-General.*

I append tables, showing the regiments, battalions and companies engaged in the United States service as three months volunteers under the President's proclamation.

THIRD REGIMENT OF INFANTRY.

FIELD AND STAFF.

<i>Colonel</i> ,	David W. Wardrop, New Bedford.	
<i>Lieutenant-Colonel</i> , . .	Charles Raymond, Plymouth.	
<i>Major</i> ,	John H. Jennings, New Bedford.	
<i>Adjutant</i> ,	Austin S. Cushman, New Bedford.	
<i>Quartermaster</i> ,	Edward D. Allen, Fairhaven.	
<i>Surgeon</i> ,	Alexander R. Holmes, New Bedford.	
<i>Surgeon's Mate</i> ,	Johnson Clark, New Bedford.	
<i>Sergeant-Major</i> ,	Albert C. Maggi, New Bedford.	
<i>Quartermaster-Sergeant</i> , .	Frederic S. Gifford, New Bedford.	
Total, Field and Staff,		9

COMPANIES AND COMMANDERS.

<i>A,—Halifax</i> ,	Captain Joseph S. Harlow, Halifax,	49
<i>B,—Plymouth</i> ,	Captain Charles C. Doten, Plymouth,	69
<i>C,—Cambridge</i> ,	Captain James P. Richardson, Cambridge,	97
<i>G,—Freetown</i> ,	Captain John W. Marble, Freetown,	24
<i>H,—Plympton</i> ,	Captain Lucien L. Perkins, Plympton,	56
<i>K,—Carver</i> ,	Captain William S. McFarlin, Carver,	62
<i>L,—New Bedford</i> ,	Captain Timothy Ingraham, New Bedford,	78
Total, Officers and Men,		444

FOURTH REGIMENT OF INFANTRY.

FIELD AND STAFF.

<i>Colonel</i> ,	Abner B. Packard, Quincy.	
<i>Lieutenant-Colonel</i> , . .	Hawkes Fearing, Jr., Hingham.	
<i>Major</i> ,	Horace O. Whittemore, Boston.	
<i>Adjutant</i> ,	Henry Walker, Quincy.	
<i>Quartermaster</i> ,	William H. Carruth, Boston.	
<i>Surgeon</i> ,	Henry M. Saville, Quincy.	
<i>Surgeon's Mate</i> ,	William L. Faxon, Quincy.	
<i>Sergeant-Major</i> ,	Alvin E. Hall, Foxboro'.	
<i>Quartermaster-Sergeant</i> , .	George W. Barnes, Plymouth.	
Total, Field and Staff,		9

COMPANIES AND COMMANDERS.

<i>A,—Canton</i> ,	Captain Ira Drake, Canton,	81
<i>B,—Easton</i> ,	Captain Milo M. Williams, Easton,	37
<i>C,—Braintree</i> ,	Captain Cephas C. Bumpus, Braintree,	66
<i>D,—Randolph</i> ,	Captain Horace Niles, Randolph,	80
<i>E,—Abington</i> ,	Captain Charles F. Allen, Abington,	60

<i>F,—Foxborough,</i> . . .	Captain David L. Shepard, Foxborough,	76
<i>G,—Taunton,</i> . . .	Captain Timothy Gordon, Taunton,	68
<i>H,—Quincy,</i> . . .	Captain Franklin Curtis, Quincy,	79
<i>I,—Hingham,</i> . . .	Captain Luther Stephenson, Jr., Hingham,	80
Total, Officers and Men,		636

FIFTH REGIMENT OF INFANTRY.

FIELD AND STAFF.

<i>Colonel,</i>	Samuel C. Lawrence, Medford.	
<i>Lieutenant-Colonel,</i> . . .	{ J. Durell Green, ¹ Cambridge. George H. Peirson, ² Salem.	
<i>Major,</i>	{ Hamlin W. Keyes, ³ Boston. John T. Boyd, ⁴ Charlestown.	
<i>Adjutant,</i>	{ Thomas O. Barri, ⁵ Cambridgeport. John G. Chambers, ⁶ Medford.	
<i>Quartermaster,</i>	Joseph E. Billings, Boston.	
<i>Paymaster,</i>	G. Foster Hodges, Roxbury.	
<i>Surgeon,</i>	Samuel H. Hurd, Charlestown.	
<i>Surgeon's Mate,</i>	{ Henry H. Mitchell, ⁷ East Bridgewater. William W. Keene, Jr., ⁸ Charlestown.	
<i>Chaplain,</i>	Benjamin F. DeCosta, Charlestown.	
<i>Sergeant-Major,</i>	Henry A. Quincy, Charlestown.	
<i>Quartermaster-Sergeant,</i> . .	Samuel C. Hunt, Charlestown.	
<i>Drum-Major,</i>	Charles Foster, Charlestown.	
<i>Hospital Steward,</i>	Nathan D. Parker, Charlestown.	
Total, Field and Staff,		17

COMPANIES AND COMMANDERS.

<i>A,—Salem,</i>	Captain Edward H. Staten, ⁹ Salem,	92
<i>B,—South Reading,</i>	Captain John W. Locke, South Reading,	78
<i>C,—Charlestown,</i>	Captain William R. Swan, Charlestown,	85
<i>D,—Haverhill,</i>	Captain Carlos P. Messer, Haverhill,	80
<i>E,—Medford,</i>	Captain John Hutchins, Medford,	84
<i>F,—Boston,</i>	Captain David K. Wardwell, Boston,	77
<i>G,—Concord,</i>	Captain George L. Prescott, Concord,	82
<i>H,—Salem,</i>	Captain Henry F. Danforth, Salem,	74
<i>I,—Somerville,</i>	Captain George O. Brastow, Somerville,	80
<i>K,—Charlestown,</i>	Captain John B. Norton, ¹⁰ Charlestown,	74
Total, Officers and Men,		823

¹ Appointed in U. S. A., June 25, 1861.² Served as Captain of Co. A, until July 5, 1861.³ Appointed Captain in U. S. A., June 26, 1861.⁴ Served as Captain Co. K, until July 5, 1861.⁵ Appointed Captain U. S. A., July 8, 1861.⁶ Served as 1st Lieut. Co. E, until July 8, 1861.⁷ Transferred to New York Zouaves July 1, 1861.⁸ Appointed July 1, at Washington, D. C.⁹ Appointed July 6, at Washington. Served as 1st Lieut. until July 6, 1861.¹⁰ Promoted from Lieutenant, July 7, 1861.

SIXTH REGIMENT OF INFANTRY.

FIELD AND STAFF.

Colonel,	Edward F. Jones, Pepperell.	
Lieutenant-Colonel,	Benjamin F. Watson, ¹ Lawrence.	
Major,	Josiah A. Sawtell, ² Lowell.	
Adjutant,	Alpha B. Farr, Lowell.	
Quartermaster,	James Munroe, Cambridge.	
Paymaster,	Rufus L. Plaisted, Lowell.	
Surgeon,	Norman Smith, Groton.	
Surgeon's Mate,	Jansen T. Paine, Charlestown.	
Chaplain,	Charles Babbidge, Pepperell.	
Sergeant-Major,	Samuel W. Shattuck, Groton.	
Quartermaster-Sergeant,	Church Howe, Worcester.	
Commissary-Sergeant,	John Dupee, Boston.	
Drum-Major,	Frederic Stafford, Lowell.	
Hospital Steward,	William H. Gray, Acton.	
Total, Field and Staff,		14

COMPANIES AND COMMANDERS.

A,—Lowell,	Captain George M. Dickerman, Lowell,	52
B,—Groton,	Captain Eusebius S. Clark, Groton,	73
C,—Lowell,	Captain Albert S. Follansbee, Lowell,	56
D,—Lowell,	Captain James W. Hart, Lowell,	43
E,—Acton,	Captain Daniel Tuttle, Acton,	51
F,—Lawrence,	Captain Benjamin F. Chadbourne, Lawrence,	60
H,—Lowell,	Captain John F. Noyes, Lowell,	52
I,—Lawrence,	Captain John Pickering, Lawrence,	51
K,—Boston,	Captain Walter S. Sampson, Boston,	67
L,—Stoneham,	Captain John H. Dike, Stoneham,	65
B,—Worcester, ³	Captain Harrison W. Pratt, Worcester,	101
Total, Officers and Men,		685

EIGHTH REGIMENT OF INFANTRY.

FIELD AND STAFF.

Colonel,	{ Timothy Munroe, ⁴ Lynn. Edward W. Hinks, ⁵ Lynn.	
Lieutenant-Colonel,		Andrew Elwell, ⁶ Gloucester.
Major,		Ben: Perley Poore, Newbury.
Adjutant,		George Creasey, Newburyport.
Quartermaster,		E. Alfred Ingalls, Lynn.
Paymaster,		Roland G. Usher, ⁷ Lynn.
Surgeon,		Bowman B. Breed, Lynn.
Assistant-Surgeon,		Warren Tapley, Lynn.
Chaplain,		Gilbert Haven, Malden.

¹ Promoted from Major, May 17, 1861.² Promoted from Captain Co. A, May 18, 1861.³ Attached to 6th Regiment. (3d Battalion of Rifles.)⁴ Discharged from service.⁵ Promoted from Lieutenant-Colonel.⁶ Promoted from Major.⁷ Appointed Paymaster in U. S. A., July 1, 1861.

<i>Sergeant-Major,</i>	John Goodwin, Jr., Marblehead.	
<i>Quartermaster-Sergeant,</i>	Horace E. Munroe, Lynn.	
<i>Drum-Major,</i>	Samuel Roads, Marblehead.	
Total, Field and Staff,		13

COMPANIES AND COMMANDERS.

<i>A,—Newburyport,</i>	Captain Albert W. Bartlett, Newburyport,	80
<i>B,—Marblehead,</i>	Captain Richard Philips, Marblehead,	58
<i>C,—Marblehead,</i>	Captain Knott V. Martin, Marblehead,	63
<i>D,—Lynn,</i>	Captain George T. Newhall, Lynn,	69
<i>E,—Beverly,</i>	Captain Francis E. Porter, Beverly,	72
<i>F,—Lynn,</i>	Captain James Hudson, Jr., Lynn,	89
<i>G,—Gloucester,</i>	Captain Addison Center, Gloucester,	66
<i>H,—Marblehead,</i>	Captain Francis Boardman, Marblehead,	52
<i>J,—Salem,¹</i>	Captain Arthur F. Devereux, Salem,	72
<i>K,—Pittsfield,¹</i>	{ Captain Henry S. Briggs, ² Pittsfield, . . }	77
	{ Captain Henry H. Richardson, ³ Pittsfield, . }	
Total, Officers and Men,		711

THIRD BATTALION OF RIFLEMEN.

FIELD AND STAFF.

<i>Major,</i>	Charles Devens, Jr., ⁴ Worcester.	
<i>Adjutant,</i>	{ John M. Goodhue ⁵ , Worcester.	
	{ Arthur C. Goodale, Worcester.	
<i>Quartermaster,</i>	James E. Easterbrook, Worcester.	
<i>Surgeon,</i>	Oramel Martin, Worcester.	
<i>Sergeant-Major,</i>	Nathaniel S. Liscomb, Worcester.	
<i>Quartermaster-Sergeant,</i>	George T. White, Worcester.	
Total, Field and Staff,		7

COMPANIES AND COMMANDERS.

<i>A,—Worcester,</i>	Captain Augustus B. R. Sprague, Worcester,	83
<i>B,—Worcester,</i>	Captain Joseph H. Gleason, Worcester,	79
<i>C,—Worcester,</i>	Captain Michael S. McConville, Worcester,	78
<i>D,—Boston,</i>	Captain Albert Dodd, Boston,	75
Total, Officers and Men,		322

COOK'S BATTERY.

FIELD AND STAFF.

<i>Major,</i>	Asa M. Cook, Somerville.	
<i>Adjutant,</i>	Frederick A. Heath, Boston.	
<i>Quartermaster,</i>	Thomas J. Foss, Boston.	
<i>Surgeon,</i>	John P. Ordway, Boston.	
<i>Assistant-Surgeon,</i>	LeBaron Monroe, Boston,	
Total, Officers and Men,		115

¹ Attached to 8th Regiment.² Appointed Colonel in Mass. Vol., June 12.³ Appointed Captain June 15.⁴ Appointed Col. 15th Reg. Mass. Vol., July 15, 1861.⁵ Appointed Capt. in U. S. A., June 30, 1861.

Statistics of the Three Months Volunteers.

	Commissioned Officers.	Privates.	Total.
In Barnstable County,	—	6	6
Berkshire County,	3	73	76
Bristol County,	21	192	213
Essex County,	71	857	928
Franklin County,	—	1	1
Hampden County,	—	3	3
Hampshire County,	—	2	2
Middlesex County,	57	882	939
Norfolk County,	21	391	412
Plymouth County,	19	333	352
Suffolk County,	27	325	352
Worcester County,	24	339	363
Other States,	1	56	57
Residence not given,	—	32	32
Totals,	244	3,492	3,736

The Third and Fourth Regiments reached Fortress Monroe on or about the twentieth of April. The Third, shortly after its arrival, was ordered on board the United States war vessel Pawnee, and conveyed that evening to Norfolk, where the men took an active part in destroying the Navy Yard, to prevent it from falling, with its valuable stores, into the hands of the rebels. Colonel Wardrop's report to your Excellency, giving a full account of this expedition, and of the conduct of our troops, was never received, being unfortunately lost on its way hither.

The Fifth Regiment was stationed near Washington. It behaved gallantly at the battle of Bull Run, on the 21st of July. Colonel Lawrence was slightly wounded. The following is a list of the killed and missing in the Regiment:—

Killed.—Hiram S. Collins, Haverhill, Company D; Sergeant William H. Lawrence, Medford, Company E; Sergeant Charles W. Cassebourne, Thomas Kettle, Isaac M. Low, Stephen O'Hara, Cyrus T. Wardwell, and Edward J. Williams, all of Boston, Company F; Sergeant William S. Rice, Concord, Company G; George A. Thompson, Salem, Company H.

Missing, (probably prisoners.)—Henry T. Briggs and Samuel O. Kate, Salem, Company A; Sergeant George W. Aborn, James H. Griggs, and Frank L. Tibbetts, all of South Reading, Company B; Edward Foster, Charlestown, Company

C; James O. Shaw, Haverhill, Company D; John H. Hoyt, Medford, Company E; Bernard McSweeney, Boston, Company F; Sergeant Cyrus Hosmer, William C. Bates, Edward S. Wheeler, and Henry L. Wheeler, all of Concord, Company G; George W. Dow, William R. Barry, and William Shanley, all of Salem, Company H; Edward F. Hannaford, Somerville, Company I; Henry A. Angier, Cornelius A. Babcock, Samuel E. Chandler, George T. Childs, and Sumner Fish, all of Charlestown, Company K.

The Sixth Regiment, after its passage through Baltimore on the 19th of April, reached Washington the same night. On the 22d, Colonel Jones made the following report to General Butler's Adjutant, Major William H. Clemence, a copy of which was sent to these head-quarters.

HEAD-QUARTERS 6TH REG'T, 3D BRIGADE, 2D DIV., M. V. M. }
CAPITOL, WASHINGTON, April 22, 1861. }

Brigade Major WILLIAM H. CLEMENCE:—

In accordance with Special Order No. 6, I proceeded with my command toward the city of Washington, leaving Boston on the evening of the 17th April, arrived in New York on the morning of the 18th, and proceeded to Philadelphia, reaching that place on the same evening. On our way John Brady, of Company H, Lowell, was taken insane, and deeming it unsafe to have him accompany the Regiment, I left him at Delanco, New Jersey, with I. C. Buck, with directions that he should telegraph Mayor Sargeant, of Lowell, as to the disposition of him; and we proceeded thence to Baltimore, reaching that place at noon on the 19th. After leaving Philadelphia, I received intimation that our passage through the city of Baltimore would be resisted. I caused ammunition to be distributed and arms loaded, and went personally through the cars and issued the following Order, viz.:

"The Regiment will march through Baltimore in column of sections, arms at will. You will undoubtedly be insulted, abused, and perhaps assaulted, to which you must pay no attention whatever, but march with your faces square to the front, and pay no attention to the mob even if they throw stones, bricks, or other missiles; but if you are fired upon and any one of you are hit, your officers will order you to fire. Do not fire into any promiscuous crowds, but select any man whom you may see aiming at you, and be sure you drop him."

Reaching Baltimore, horses were attached the instant that the locomotive was detached, and the cars were driven at a rapid pace across the city. After the cars containing seven companies had reached the

Washington depot, the track behind them was barricaded and the cars containing Band and the following companies, viz.: Company C, of Lowell, Captain Follansbee, Company D, of Lowell, Captain Hart, Company I, of Lawrence, Captain Pickering, and Company C, of Stoneham, Captain Dike, were vacated by the Band, and they proceeded to march in accordance with orders, and had proceeded but a short distance before they were furiously attacked by a shower of missiles which came faster as they advanced. They increased their step to double-quick, which seemed to infuriate the mob, as it evidently impressed the mob with the idea that the soldiers dared not fire or had no ammunition, and pistol shots were numerous fired into the ranks, and one soldier fell dead. The order, Fire, was given, and it was executed; in consequence several of the mob fell, and the soldiers again advanced hastily. The Mayor of Baltimore placed himself at the head of the column beside Captain Follansbee, and proceeded with them a short distance, assuring him that he would protect them, and begging him not to let the men fire; but the Mayor's patience was soon exhausted, and he seized a musket from the hands of one of the men and killed a man therewith, and a policeman who was in advance of the column also shot a man with a revolver.

They at last reached the cars, and they started immediately for Washington. On going through the train, found there were about one hundred and thirty missing, including the Band and Field Music. Our baggage was seized, and we have not as yet been able to recover any of it. I have found it very difficult to get reliable information in regard to the killed and wounded, but believe there were only three killed,* viz.:

James Keenan,	Company C, Stoneham.
Daniel Stevens,	" D, Lowell.
Edward Coburn,	" D, "

WOUNDED.

Captain J. H. Dike,	Stoneham, dangerous, doing well.
Andrew Robbins,	" " " "
A. H. Needham,	Lawrence, " " "
Michael Green,	" flesh wound, " "
D. B. Tyler,	Lowell, condition unknown.
Edwin Colley,	" "
H. W. Danforth,	Stoneham, " "
William R. Patch,	Lowell, " "

* The list in this letter is of course inaccurate. James Keenan is a cripple. Sumner H. Needham, of Lawrence, and Addison O. Whitney and Luther C. Ladd, of Lowell, were the killed.—ADJ'T GEN'L.

Captain Dike is in the hands of some Brother Masons, and to the Order he owes his life. The others are supposed to be at Baltimore Infirmary.

The following were brought with us and sent to the Hospital here :

Gordon Reed,	.	.	.	Company A, since discharged.
Alonzo Joy,	.	.	.	" I, doing well.
G. G. Durrell,	.	.	.	" I, since discharged.
Victor Dengras,	.	.	.	" I, doing well.
W. G. Withington,	.	.	.	" D, since discharged.
W. H. Young,	.	.	.	" C, doing well.
Warren Holden,	.	.	.	" C, " "
Morris Mead,	.	.	.	" C, " "
George Alexander,	.	.	.	" D, " "
C. L. Gill,	.	.	.	" C, " "
Charles Stinson,	.	.	.	" C, " "
J. M. Moore,	.	.	.	" D, since discharged.
J. W. Pennell,	.	.	.	" C, doing well.
E. A. Perry,	.	.	.	" C, since discharged.
William G. Butterfield,	.	.	.	" C, doing well.
Stephen Flanders,	.	.	.	" C, " "
J. W. Kempton,	.	.	.	" C, " "
John Fortier,	.	.	.	" C, " "
C. H. Chandler,	.	.	.	" D, " "
S. S. Johnson,	.	.	.	" C, since discharged.
Henry Dike,	.	.	.	" C, doing well.
J. F. Rowe,	.	.	.	" C, " "
Daniel Brown,	.	.	.	" C, " "
George Calvin,	.	.	.	" C, " "
H. Gardner,	.	.	.	" C, " "
S. Colley,	.	.	.	" C, " "
W. D. Gourley,	.	.	.	" C, " "
John Swett,	.	.	.	" A, " "
W. H. Lamson,	.	.	.	" D, " "
George W. Loverin,	.	.	.	" D, " "
William M. Holden,	.	.	.	" C, " "

As the men went into the cars, I caused the blinds to the cars to be closed, and took every precaution to prevent any shadow of offence to the people of Baltimore ; but still the stones flew thick and fast into the train, and it was with the utmost difficulty that I could prevent the troops from leaving the cars and revenging the death of their comrades. After a volley of stones, some one of the soldiers fired and killed a Mr.

Davis, who, I have since ascertained by reliable witnesses, threw a stone into the car. Yet that did not justify the firing at him, but the men were infuriated beyond control. On reaching Washington we were quartered at the Capitol in the Senate Chamber, and are all in good health and spirits.

I have made every effort to get possession of the bodies of our comrades, but have not yet succeeded. Should I succeed I shall forward them to Boston if practicable, otherwise shall avail myself of a kind offer of George Woods, Esq., who has offered me a prominent lot in the Congressional Burying Ground for the purpose of interment.

We were this day mustered into the United States service, and will forward the rolls at first opportunity after verification.

EDWARD F. JONES,

Colonel Sixth Regiment, M. V. M., in service of United States.

The Sixth was stationed near the Relay House, about ten miles from Baltimore, during most of its term of service, and performed important duty.

Major Cook's battery was also stationed at that point, and reflected much credit upon the Commonwealth for its efficiency and good conduct.

The Eighth Regiment endured much hard labor and suffering on its way to Washington. Communication with the Federal Capital by the way of Baltimore had been cut off, and a way was opened through Annapolis by General Butler.

A letter dated April 21st, received from Major P. Adams Ames, then at Philadelphia, aiding in the transportation of our troops, enclosed a despatch from General Butler, who had left Philadelphia the day previous, for Annapolis. He had delayed his departure twelve hours, in the hope of inducing Colonel Lefferts of the New York Seventh Regiment to accompany him. The following is the despatch referred to:—

Memorial of plan and reasons for proceeding to Annapolis.

I have detailed Captain Devereux and Captain Briggs with their commands supplied with one day's rations and twenty round of ammunition, to take possession of the ferry-boat at Havre de Grace, for the benefit of this expedition. This I have done with the concurrence of the present master of transportation of the road. The Eighth Regiment will remain at quarters, that they may get a little solid rest, after their fatiguing march. I have sent to know if the Seventh Regiment will go with me. I propose to march myself at the hour of seven o'clock in the

morning, to take the regular eight and a quarter o'clock train to Havre de Grace. The citizens of Baltimore, at a large meeting this evening, denounced the passage of Northern troops. They have exacted a promise from the president of the Baltimore and Ohio Railroad, not to send troops over that road through Baltimore, so that any attempt to throw troops into Baltimore entails a march of forty miles, and an attack upon a city of two hundred thousand inhabitants at the beginning of the march. The only way, therefore, of getting communication with Washington for troops from the North, is over the Baltimore and Ohio Railway, or marching from the west. Commodore Dupont, at the Navy Yard, has given me instructions of the fact in accordance with these general statements upon which I rely. I have, therefore, thought I could rely upon these statements as to time it will take to proceed in marching from Havre de Grace to Washington. My proposition is to join with Colonel Lefferts of the Seventh Regiment of New York. I propose to take the fifteen hundred troops to Annapolis, arriving there to-morrow about four o'clock, and occupy the Capital of Maryland, and thus call the State to account for the death of Massachusetts men, my friends and neighbors. If Colonel Lefferts thinks it more in accordance with the tenor of his instructions to wait rather than go through Baltimore, I still propose to march with this Regiment. I propose to occupy the town, and hold it open as a means of communication. I have then but to advance by a forced march of thirty miles to reach the Capital, in accordance with the orders I at first received, but which subsequent events in my judgment vary in their execution, believing from the telegraphs that there will be others in great numbers to aid me. Being accompanied by officers of more experience, who will be able to direct the affair, I think it will be accomplished. We have no light batteries; I have therefore telegraphed to Governor Andrew to have the Boston Light Battery put on shipboard at once, to-night, to help me in marching on Washington. In pursuance of this plan, I have detailed Captains Devereux and Briggs with their commands, to hold the boat at Havre de Grace.

Eleven, A. M. Colonel Lefferts has refused to march with me. I go alone at three o'clock, P. M., to execute this imperfectly written plan. If I succeed, success will justify me. If I fail, purity of intention will excuse want of judgment, or rashness.

B. F. BUTLER.

His Excellency Governor ANDREW.

The plan conceived and executed by General Butler, was successful. The railroad track between Annapolis and Washington had been torn up in many places; bridges had been

destroyed, and locomotives injured. It was necessary to repair these, and among the soldiers of the Eighth were found competent mechanics. In a few days the road was in good order, and the troops passed safely to Washington.

The Battalion of Rifles under Major Devens, shortly after arriving at Washington, was ordered to garrison Fort McHenry in the harbor of Baltimore. It remained in this important position until the expiration of its term of service.

On the 30th of May, Brigadier-General Ebenezer W. Pierce, 2d Brigade, 1st Division M. V. M., was detailed for active duty in place of Brigadier-General Butler, who had been promoted for his gallant conduct, and he proceeded at once to Fortress Monroe. The disastrous affair at Big Bethel has brought upon this brave and patriotic officer much obloquy, which I believe to be cruelly unjust. He has succeeded in raising two companies for the 29th Regiment, and is now on his way to Fortress Monroe to assume command of the regiment, where he will doubtless, if opportunity occurs, make manifest all that his friends believe of him as a gallant officer, and put to silence the clamor of his enemies.

It would far exceed the limits of this Report, to recount in detail the brave acts of our three months troops during their term of service. I have given only a bare outline. It is sufficient, perhaps, to say that they were the first to respond to the call of the president, the first to march through Baltimore to the defence of the capital, the first to shed their blood for the maintenance of our government, the first to open the new route to Washington by way of Annapolis, the first to land on the soil of Virginia, and hold possession of the most important fortress in the Union, the first to make the voyage of the Potomac and approach the Federal city by water, as they had been the first to reach it by land. They upheld the good name of the State during their entire term of service, as well by their good conduct and gentlemanly bearing as by their courage and devotion to duty in the hour of peril. They proved the sterling worth of our volunteer militia. Their record is one which will ever redound to the honor of Massachusetts, and will be prized among her richest historic treasures. These men have added new splendor to our Revolutionary annals, and the brave sons who were shot down in the streets of Baltimore on the 19th of

April, have rendered doubly sacred the day when the green-sward of Lexington Common was drenched with the blood of their fathers.

From the 13th of April to the 20th of May one hundred and fifty-nine applications were granted at the Adjutant-General's office to responsible parties for leave to raise companies. In nearly every instance the application was signed by the requisite number of men for a company. These applications came from every part of the Commonwealth and represented all classes, creeds and nationalities. The authorities of the several cities and towns acted with patriotic liberality toward these companies, furnishing good accommodations for drilling, and providing for the families of the men. In addition to these companies, organizations for drill purposes and home guards sprung up at once in every part of the State, and numerous applications were received for loans of muskets to these parties that they might perfect themselves in the manual. This spirit of patriotism was encouraged to its full extent by the means at the disposal of the Adjutant-General. From the 13th of April to the 20th of May, about two thousand seven hundred old muskets were distributed to forty of these organizations. In every instance good security was required and given for the safe keeping of these arms and their return to the State when called for ; generally from the selectmen of the towns making application. When the office of Master of Ordnance was created by your Excellency, on the 27th of May, the papers and vouchers relating to the arms were transferred from this Department, and the report of the Master of Ordnance, which accompanies this, will show the exact amount and condition of our ordnance material at that time.

About the first of May an association of Massachusetts men forming a company in Cincinnati made an urgent request for arms. Their committee had applied at New York and Philadelphia without success, and at length came to Massachusetts. As we had just received five thousand new smooth bore muskets from the Springfield Armory, I sold them one hundred, for which they paid thirteen hundred dollars, the government price. The money was deposited in the State Treasury, and doubtless the muskets are now in the hands of men who are doing good service in the Union Army of Kentucky.

The sudden change in the condition of our Militia at home and the wants of our continually increasing force in the field, rendered a division of the labors of this office an absolute necessity. Quartermaster's, Subsistence, and Medical Departments were required at once, with proper officers at the head of each.

On the 20th of April, Lieutenant-Colonel John H. Reed, of Boston, was commissioned Quartermaster-General, with the rank of Brigadier-General.

Dr. William J. Dale, of Boston, was commissioned Surgeon-General, and Elijah D. Brigham, of Boston, Commissary-General, severally with the rank of Colonel, on the 13th of June.

General Ebenezer W. Stone, of Roxbury, was commissioned Master of Ordnance, with the rank of Colonel, on the 25th of May, which office he held until the 3d of October. On the 7th of October Charles Amory, Esq., of Boston, was commissioned as his successor.

Albert G. Browne, Jr., of Salem, was commissioned as Military Secretary to the Commander-in-Chief May 27, 1861; rank, Lieutenant-Colonel.

Charles H. Dalton, of Boston, commissioned May 23, 1861, with the rank of Colonel; William P. Lee and Waldo Adams, of Boston, both commissioned June 14, 1861, with the rank of Lieutenant; and Frank E. Howe, of New York, commissioned August 23, 1861, with the rank of Lieutenant-Colonel, were appointed Assistant-Quartermasters.

William Brown, of Boston, was commissioned October 29, 1861, as Assistant-Adjutant-General, with the rank of Colonel.

On the 3d of May the President of the United States issued a proclamation, calling for a force of volunteers to serve for three years, unless sooner discharged. At that time a great number of companies had been organized in the various cities and towns of this Commonwealth. On the 22d of May the following General Order was issued by command of your Excellency:

HEAD-QUARTERS, BOSTON, May 22, 1861.

GENERAL ORDERS, No. 12.

The President of the United States, by his Proclamation of the third day of May current, having called into the service of the United States, to aid in the enforcement of the laws and the suppression of insurrection, a Force of Volunteers to serve for a period of three years, unless sooner

discharged, and to be enrolled and organized in a manner to be made known through the Department of War; and the plan of organization adopted for this Force, in accordance with the Proclamation of the President, having been published in General Orders No. 15 from the Adjutant-General's Office, in Washington, of the fourth day of May current, and His Excellency the Governor and Commander-in-Chief having been this day notified that the quota of these Volunteers to be furnished by the Commonwealth of Massachusetts, is fixed at Six Regiments of Infantry, to be organized as prescribed in said General Orders No. 15 from the War Department, so much of said Orders as relates to the Regiments of Infantry to be organized under them is directed to be printed for general information.

PLAN OF ORGANIZATION.

Each Regiment of Infantry will consist of ten Companies, and each Company will be organized as follows:—

<i>Minimum Strength.</i>	<i>Maximum Strength.</i>
1 Captain.	1 Captain.
1 First Lieutenant.	1 First Lieutenant.
1 Second Lieutenant.	1 Second Lieutenant.
1 First Sergeant.	1 First Sergeant.
4 Sergeants.	4 Sergeants.
8 Corporals.	8 Corporals.
2 Musicians.	2 Musicians.
1 Wagoner.	1 Wagoner.
64 Privates.	82 Privates.
—	—
83 Aggregate.	101 Aggregate.

And each Regiment will be organized as follows:—

<i>Minimum Strength.</i>	<i>Maximum Strength.</i>
830 Co. Officers and enlisted men.	1,010 Co. Officers and enlisted men.
1 Colonel.	1 Colonel.
1 Lieutenant-Colonel.	1 Lieutenant-Colonel.
1 Major.	1 Major.
1 Adjutant, (a Lieutenant.)	1 Adjutant, (a Lieutenant.)
1 Reg. Quartermaster, (a Lieut.)	1 Reg. Quarterm'r, (a Lieut.)
1 Assistant-Surgeon.	1 Assistant-Surgeon.
1 Sergeant-Major.	1 Sergeant-Major.
1 Reg. Quartermaster-Sergeant.	1 Reg. Quarterm'r-Sergeant.
1 Reg. Commissary-Sergeant.	1 Reg. Commissary-Sergeant.
1 Hospital Steward.	1 Hospital Steward.
2 Principal Musicians.	2 Principal Musicians.
24 Musicians for Band.	24 Musicians for Band.
—	—
866	1,046

The commissioned officers in each Company *will be appointed by the Governor of the State furnishing it*, the non-commissioned officers, until the Company shall be embodied in a Regiment, *will be appointed by the Captain*; afterwards by the Colonel, on recommendation of the Captain.

The field officers of each Regiment *will be appointed by the Governor of the State furnishing it*.

The Adjutant and Regimental Quartermaster will be selected from the Company officers of the Regiment by the Colonel, and may be re-assigned to companies at his pleasure.

The non-commissioned staff will be selected by the Colonel from the non-commissioned officers and privates of the Regiment, and the vacancies so created will be filled by appointment, as prescribed above.

This Force will be organized into three Divisions of from three to four Brigades.

Each Brigade will consist of four Regiments, and

One Brigadier-General,

One Aide-de-Camp, (a Lieutenant,)

One Assistant-Adjutant-General, (a Captain,)

One Surgeon,

One Assistant Quartermaster, (a Captain,)

One Commissary of Subsistence, (a Captain.)

All of the above officers will be appointed by the President, by and with the advice and consent of the Senate, except the Aide-de-Camp, who will be selected by the Brigadier-General from the company officers, and who may be re-assigned to his company at the pleasure of the Brigadier-General.

Each Division will consist of three or more Brigades, and of

One Major-General,

Two Aides-de-Camp, (Captains or Lieutenants,)

One Assistant Adjutant-General, (a Major.)

The above officers will be appointed and selected as prescribed above, for the additional officers of a Brigade.

These volunteers will be subject to the laws and regulations governing the army of the United States.

The officers, non-commissioned officers, and privates, organized as above set forth, will, in all respects, be placed on the footing, as to pay and allowances, of similar corps of the regular army; PROVIDED, that their allowances for clothing, shall be \$2.50 per month, for Infantry.

Every volunteer non-commissioned officer, private, musician and artificer, (excepting Cavalry volunteers,) who enters the service of the United States under this plan, shall be paid at the rate of fifty cents for every twenty miles of travel from his home to the place of muster—the distance to be measured by the shortest usually travelled route—and

when honorably discharged, an allowance at the same rate, from the place of his discharge to his home; and in addition thereto, the sum of one hundred dollars.

The Bands of the Regiments will be paid as follows: one-fourth of each will receive the pay and allowances of Sergeants of Engineer soldiers; one-fourth, those of Corporals of Engineer soldiers; and the remaining half, those of privates of Engineer soldiers of the first-class.

The wagoners will receive the pay and allowances of Corporals of Cavalry.

The Regimental Commissary-Sergeant will receive the pay and allowances of a Regimental Sergeant-Major.

There will be allowed to each Regiment, one Chaplain, who will be appointed by the Regimental Commander on the vote of the Field Officers and Company Commanders, on duty with the Regiment at the time the appointment is to be made. The Chaplain so appointed, must be a regularly ordained minister of some Christian denomination, and will receive the pay and allowances of Captain of Cavalry.

Two-thirds of the Company officers of the Regiments to be raised under this plan will be appointed at the commencement of the organization of each Regiment, and the remaining one-third, when the Regiment shall have its full complement of men, will be appointed from the ranks, to be taken from among the Sergeants on the recommendation of the Colonel of the Regiment approved by the General commanding the Brigade.

After the completion of the organization of a Regiment, one-half of all the vacancies which may occur in the lowest grade of commissioned officers, by promotion or otherwise, will be appointed, as above, from the ranks.

Corporals will be taken from the Privates; Sergeants from Corporals. The First Sergeant will be taken from the other Sergeants of the Company by the Captain.

The Regimental Non-Commissioned Staff will be appointed from the Sergeants of the Regiment by the Colonel.

The volunteers called for, and to be organized under the above Proclamation and General Orders, while serving under the same, *will form no part of the militia of the State.*

All Companies of the Massachusetts Volunteer Militia which may desire to volunteer to serve as part of the above force, will make immediate application in writing to the Commander-in-Chief, through the Adjutant-General. Such application must state the name of the city or town in which such Company is located; whether the Company is attached to any Regiment, Brigade, and Division, or not, and to what Regiment, Brigade, and Division it is attached, if any—the names and ranks of the present officers of the company—the number of its officers, non-commissioned officers, and privates, with their occupations—also, any

particulars descriptive of the Company, or its condition, or which may be thought to give it a claim to be selected, which may be thought material.

From the Companies of the Massachusetts Volunteer Militia thus applying, a sufficient number will be selected to form the six Regiments assigned to this State, and the companies so selected will be designated in special orders.

Every Company selected for this service will be required to be filled up to the maximum strength prescribed in the above plan of organization, before it is mustered into the service of the United States; but no Company volunteering will be allowed to exceed in its aggregate the maximum strength established by the laws of the State for Companies of Infantry of the Volunteer Militia, (viz., of seventy-nine officers, non-commissioned officers, musicians and privates,) until it has been designated for this service by Orders. And as the number of companies of the Volunteer Militia far exceeds the number now assigned to this State as her quota—the Companies so selected and designated will be required to fill up their ranks to the maximum strength established in the above United States plan of organization, from the ranks of such other Companies volunteering as it may not be possible to accept—and the Companies from which they are to fill up their ranks will be designated in the Special Orders.

All Companies accepted for this service will receive with their Orders blank forms of an enlistment list, to be signed by every member volunteering, by which they will bind themselves to serve in the Volunteer Force called for by the President, for the time, and in the terms, and under the organization set forth in the above Proclamation and General Orders.

As soon as each Company selected and designated shall have been raised to its maximum strength of men thus enlisted, the Governor will appoint two-thirds of its commissioned officers; and as soon as ten such Companies, so filled up and officered, shall have been sent off to form a Regiment, the field officers and the remaining third of the Company officers will be appointed as above prescribed; and the Colonel will at once appoint the staff and non-commissioned staff, enlist his band, and call a meeting of the field officers and Company Commanders on duty with the Regiment to vote for a Chaplain.

The duty and responsibility of appointing the officers required for this Force having been imposed upon the Governor, he cannot be bound by commissions already issued to officers of Companies volunteering to re-appoint these officers, but must exercise his own discretion. The Governor will, however, give full weight to the fact that these officers have been elected to commissions in the Volunteer Militia, as indicative of the wishes of the men and their confidence in these officers.

As soon as the Regiment shall have been completely organized, it will be designated as one of the six to be mustered into the United States service.

This Order will be transmitted by the Adjutant-General direct to Commanders of Companies in the Volunteer Militia.

By order of His Excellency JOHN A. ANDREW, Governor and Commander-in-Chief.

WILLIAM SCHOULER, *Adjutant-General.*

The demand upon Massachusetts at this time was for six regiments. These were soon organized, and five more were ordered into camp in the State, under the provisions of an act of the Legislature, by General Order No. 16, issued June 1. On the 17th of June, ten more regiments were requested by the General Government, and others were accepted from time to time; so that Massachusetts has now about thirty thousand men serving as three years troops.

As the Third and Fourth Regiments of Militia, stationed at Fortress Monroe, were deficient in companies and men, it was decided to fill them up with three years men. Accordingly, on the 9th of May, a company raised in Lynn, by Captain William D. Chamberlain, and one raised by Captain J. K. Tyler, in Boston and vicinity, were sent from Boston to Fortress Monroe in the steamer Pembroke, and on the 22d of May, a company raised in Lowell, by Captain P. A. Davis, and one raised in Boston, by Captain Thomas W. Clarke, were sent by the same steamer. On the 18th of May, four companies proceeded to Fortress Monroe by the steamer Cambridge: one raised in Bridgewater, under Captain Lebbeus Leach, one raised in East Boston, under Captain Joseph H. Barnes, one raised in Sandwich, under Captain Charles Chipman, and one raised in Plymouth, under Captain S. H. Doten. These eight companies were enlisted for three years, and were attached to the Third and Fourth Regiments. At the expiration of their term of service, the three months men returned home, and the three years men remained. The company under Captain Davis was attached permanently to Fortress Monroe. The others composed an infantry battalion, and remained as such until three more companies were raised and added to the battalion; the whole composing to-day the Twentieth-Ninth Infantry Regiment of Massachusetts Volunteers.

I shall proceed to speak of the regiments now at the seat of war, comprising the Massachusetts Volunteers for three years.

FIRST REGIMENT.

FIELD AND STAFF.

<i>Colonel,</i>	Robert Cowdin, Boston.
<i>Lieutenant-Colonel,</i> . .	George D. Wells, Boston.
<i>Major,</i>	Charles P. Chandler, Boston.
<i>Adjutant,</i>	—————, ———.
<i>Quartermaster,</i>	William C. Johnston, Boston.
<i>Chaplain,</i>	Rev. Warren H. Cudworth, Boston.
<i>Surgeon,</i>	Richard H. Salter, Boston.
<i>Assistant-Surgeon,</i> . .	F. Le Baron Monroe, Medway.
<i>Sergeant-Major,</i> . . .	James W. Hall.
<i>Quartermaster-Sergeant,</i> .	Joseph H. Dalton.
<i>Commissary-Sergeant,</i> .	Harrison Hinkley.
<i>Hospital Steward,</i> . . .	Alfred C. Dana.
<i>Band Master,</i>	J. H. Proctor.
<i>Suller,</i>	Edward Pearl.

Companies A, B, C, Boston; D, Roxbury; E, F, G, Boston; H, Chelsea; I, Boston; K, Roxbury.

Captains.

Edward A. Wild, Brookline.	Sumner Carruth, Chelsea.
Gardner Walker, Boston.	Charles E. Rand, Boston.
Ebenezer W. Stone, Jr., Roxbury.	A. G. Chamberlain, Roxbury.
Clark B. Baldwin, Boston.	George H. Smith, Boston.
Alfred W. Adams, Boston.	Francis H. Ward, Boston.

First Lieutenants.

William L. Candler, Brookline.
 Joseph Hibbert, Jr., Boston.
 Charles M. Jordan, Boston.
 George H. Johnston, Boston.
 William H. Lawrence, Boston.
 Albert S. Austin, Chelsea.
 Charles E. Mudge, Boston.
 William H. Sutherland, Roxbury.
 George E. Henry, Boston.
 Charles S. Kendall, Boston.

Second Lieutenants.

Charles L. Chandler, Brookline.
 D. G. E. Dickinson, Cambridge.
 Oliver Walton, 2d, Boston.
 Miles Farwell, Boston.
 Francis W. Carruth, Roxbury.
 William P. Cowie, Boston.
 Henry Parkinson, Boston.
 Forrester A. Pelby, Cohasset.
 John McDonough, Roxbury.
 Henry Hartley, Williamsburg, N. Y.
 Horatio Roberts, Chelsea.

This regiment is made up chiefly of the First Massachusetts Regiment of Volunteer Militia, and was recruited in Boston and its immediate vicinity. The regiment left Camp Cameron, Cambridge, for the seat of war June 15th, last. It was present at the battle of Bull Run, where both officers and men acquitted themselves with honor. Colonel Cowdin was for many years one of our most active militia officers. The regiment is now in General Hooker's Division on the Lower Potomac, under the

immediate command of Lieutenant-Colonel Wells, and Colonel Cowdin is acting Brigadier-General.

SECOND REGIMENT.

FIELD AND STAFF.

<i>Colonel,</i>	George H. Gordon, Boston.
<i>Lieutenant-Colonel,</i> . .	George L. Andrews, Boston.
<i>Major,</i>	Wilder Dwight, Boston.
<i>Adjutant,</i>	Charles Wheaton, Jr., Boston.
<i>Quartermaster,</i>	R. Morris Copeland, Roxbury.
<i>Surgeon,</i>	Francis Leland, Milford.
<i>Assistant-Surgeon,</i> . .	Lincoln R. Stone, Salem.
<i>Chaplain,</i>	_____.
<i>Band Master,</i>	Peter Kalkman.

Companies A, Lowell; B, Boston; C, Salem; D, Boston; E, Medway; F, G, H, I, K, Boston.

Captains.

Edward G. Abbott, Lowell.	Francis H. Tucker, Boston.
William Coggsell, Salem.	Adin B. Underwood, Boston.
James Savage, Jr., Boston.	Richard C. Goodwin, Boston.
Samuel M. Quincy, Boston.	Charles R. Mudge, Boston.
Richard Cary, Boston.	William B. Williams, W. Roxbury.

First Lieutenants.

Charles F. Morse, Roxbury.
 William D. Sedgwick, Lenox.
 Henry S. Russell, Boston.
 T. Lawrence Motley, Roxbury.
 Marcus M. Hawes, Boston.
 George P. Bangs, Boston.
 Robert G. Shaw, Jr., Boston.
 James Francis, Lowell.
 Charles P. Horton, Boston.

Second Lieutenants.

Robert B. Brown, Salem.
 Ochran H. Howard, Ware.
 Thomas R. Robeson, Cambridge.
 Anson D. Sawyer, Boston.
 Rufus Choate, Boston.
 Stephen G. Perkins, Milford.
 Fletcher M. Abbott, Lowell.
 J. Ingersoll Grafton, Boston.
 Eugene E. Shelton, Boston.
 Henry B. Dalton, Boston.

This regiment was recruited by Colonel Gordon, with permission of the Secretary of War, in May last. It was in camp from May to July 8th, when it received marching orders. The camp of the Second was at Camp Andrew, in West Roxbury. Both the Colonel and Lieutenant-Colonel are graduates of West Point Academy. The regiment is now in the Department of the Upper Potomac, and is in excellent condition.

SEVENTH REGIMENT.

FIELD AND STAFF.

<i>Colonel,</i>	.	.	.	Joseph H. Wheelock, Boston.
<i>Lieutenant-Colonel,</i>	.	.	.	Charles Raymond, Plymouth.
<i>Major,</i>	.	.	.	Franklin P. Harlow, Abington.
<i>Adjutant,</i>	.	.	.	—————
<i>Quartermaster,</i>	.	.	.	Daniel Edson, Jr., Dighton.
<i>Chaplain,</i>	.	.	.	—————
<i>Surgeon,</i>	.	.	.	S. A. Holman, Taunton.
<i>Assistant-Surgeon,</i>	.	.	.	Z. B. Adams, Boston.
<i>Sergeant-Major,</i>	.	.	.	Edward L. Langford, Fall River.
<i>Quartermaster-Sergeant,</i>	.	.	.	Daniel Packard, Abington.
<i>Commissary-Sergeant,</i>	.	.	.	—————
<i>Hospital Steward,</i>	.	.	.	Horace P. Sherman, Boston.

Companies A, B, Fall River; C, Raynham; D, Taunton; E, Dorchester and Milton; F, Taunton; G, Mansfield; H. Easton; I, Attleborough; K, Taunton, (So.)

Captains.

Joseph B. Leonard, Taunton.	Othaniel Gilmore, Raynham.
Hiram A. Oakman, Marshfield.	Edgar Robinson, Raynham.
Zeba F. Bliss, Taunton.	George W. Reed, Abington.
John R. Whitcomb, Mansfield.	George F. Holman, Cambridge.
Ward L. Foster, Easton.	William B. Stall, Taunton.

First Lieutenants.

Jesse F. Eddy, Fall River.
 William W. Carsley, Dorchester.
 James M. Lincoln, Taunton.
 John W. Rogers, Mansfield.
 Augustus W. Lothrop, Easton.
 Abijah L. Mayhew, Abington.
 Chas. B. Des Jardines, Attleborough.
 Daniel Packard, Abington.
 William R. Mathewson, Taunton.
 Jesse D. Bullock, Fall River.
 William M. Hall, Taunton.

Second Lieutenants.

William H. Nye, Fall River.
 Edward F. Langford, Fall River.
 David C. Bancroft, Taunton.
 Munroe F. Williams, Easton.
 William H. Gurney, Abington.
 Prentiss M. Whiting, Attleborough.
 John B. Burt, Fall River.
 Edward F. Hopkins, Milton.
 Frank B. Hayden, Fall River.
 Thomas High, Mansfield.

This regiment was raised under the auspices of Colonel Couch, of Taunton, a West Point graduate. It is composed chiefly of Bristol County men, who are worthy of their origin. It was ordered to Camp Old Colony, near Taunton, on the 20th of May, and left for Washington, July 11th. Shortly after the arrival of the regiment at the Federal Capital, Colonel Couch was appointed a Brigadier-General. Colonel Wheelock, who has recently been appointed to its command, is a West Point graduate. The regiment is at or near Washington.

NINTH REGIMENT.

FIELD AND STAFF.

<i>Colonel</i> ,	Thomas Cass, Boston.
<i>Lieutenant-Colonel</i> , .	Robert Peard, Milford.
<i>Major</i> ,	Patrick R. Guiney, Boston.
<i>Adjutant</i> ,	William Strachn, Boston.
<i>Surgeon</i> ,	Stephen Watson Drew, Woburn.
<i>Assistant-Surgeon</i> , .	Francis M. Lincoln, Boston.
<i>Chaplain</i> ,	Thomas Scully, Boston.
<i>Quartermaster</i> , . . .	Thomas Mooney, Boston.
<i>Sergeant-Major</i> , . . .	Michael Flynn, Boston.
<i>Commissary-Sergeant</i> , .	William B. Maloney, Boston.
<i>Band Master</i> ,	Michael O'Connor.

Companies A, B, C, D, E, Boston; F, Salem; G, Marlborough; H, Milford; I, Boston; K, Stoughton.

Captains.

James E. Gallagher, Boston.	George W. Dutton, Stoughton.
William Madigan, Boston.	James E. McCafferty, Boston.
John R. Teague, Boston.	Patrick T. Hanley, Boston.
John Carey, Marlborough.	Timothy O'Leary, Salem.
Jeremiah O'Neil, Milford.	John W. Mahan, Boston.

First Lieutenants.

Michael Scanlan, Boston.
 John M. Tobin, Boston.
 Thomas R. Roache, Milford.
 James F. McGunigle, Stoughton.
 John H. Walsh, Boston.
 Patrick Walsh, Boston.
 Philip E. Redmond, Salem.
 John H. Rafferty, Cambridge.
 Edward McSweeney, Boston.
 John C. Willey, Cambridge.

Second Lieutenants.

Michael F. O'Hara, Boston.
 Archibald Simpson, Boston.
 Timothy Burke, Milford.
 Richard P. Nugent, Boston.
 ——— ————
 Patrick W. Black, Portland, Me.
 Michael Phalen, Salem.
 Nicholas C. Flaherty, Boston.
 Michael Flynn, Boston.
 Edward Finnotty, Boston.

This regiment is one of the best this Commonwealth has sent to the field. It is composed almost entirely of men of Irish birth, and their immediate descendants. Many changes have taken place in its officers, since the regiment left for the seat of war. Colonel Cass has been with it from the first, and has made of raw material a splendid command. It was ordered into camp, May 3d, at Long Island, in Boston Harbor, and was ordered to Washington, June 24th. It was taken by water from Long Island to the Federal City, in the steamer Ben De Ford. It is now stationed in Virginia, about ten miles from Washington, and has the honor of being the "outpost" regiment.

TENTH REGIMENT.

FIELD AND STAFF.

<i>Colonel,</i>	Henry S. Briggs, Pittsfield.
<i>Lieutenant-Colonel,</i>	Jefford M. Decker, Lawrence.
<i>Major,</i>	William R. Marsh, Northampton.
<i>Surgeon,</i>	Cyrus N. Chamberlain, Northampton.
<i>Assistant-Surgeon,</i>	William Holbrook, Palmer.
<i>Adjutant,</i>	Oliver Edwards, Springfield.
<i>Chaplain,</i>	Frederick A. Barton, Springfield.
<i>Quartermaster,</i>	John W. Howland, Pittsfield.
<i>Quartermaster-Sergeant,</i>	Edward B. Whittlesey, Pittsfield.
<i>Band Master,</i>	W. D. Hodge.
<i>Hospital Steward,</i>	Charles C. Wells, Northampton.

Companies A, Great Barrington ; B, Adams, (No.) ; C, Northampton ; D, E, Pittsfield ; F, Springfield ; G, Greenfield ; H, Shelburne ; I, Holyoke ; K, Westfield.

Captains.

Ralph O. Ives, Great Barrington.	Hosea C. Lombard, Springfield.
Elisha Smart, Adams.	Edwin E. Day, Greenfield.
Joseph B. Parsons, Northampton.	Ozro Miller, Shelburne.
Thomas W. Clapp, Pittsfield.	Lucius B. Walkley, Westfield.
Frederick Barton, Springfield.	Joseph R. Newell, Holyoke.

First Lieutenants.

Flavel Shurtleff, Northampton.
 Samuel C. Traver, Adams.
 James H. Wetherell, Northampton.
 Charles Wheeler, Dalton.
 Byron Porter, Springfield.
 Hiram A. Keith, Springfield.
 George Pierce, Greenfield.
 Chandler J. Woodward, Shelburne.
 David M. Chase, Westfield.
 Joseph H. Bennett, W. Springfield.

Second Lieutenants.

David W. Wells, Adams.
 George Hager, Pittsfield.
 Wallace A. Putnam, Springfield.
 George W. Bigelow, Springfield.
 Lorenzo L. Remington, Greenfield.
 Benjamin F. Leland, Shelburne.
 Edwin T. Johnson, Westfield.
 Allen S. Mansir, Monterey.
 Homer P. Gilmore, Springfield.
 Charles H. Brewster, Northampton.

This regiment is made up almost exclusively of men living in the five western counties. Its Colonel is a son of the late Ex-Governor Briggs. He has been active in our volunteer militia, and has held several commissions. When the rebellion broke out, Colonel Briggs commanded a company of infantry at Pittsfield, and was among the first to offer the services of himself and command. He was ordered with his company to Washington, and was attached to the Eighth, which did such gallant service. Before the expiration of his three months term, he was appointed to the command of the regiment formed in the western counties for three years service. On

the 31st of May, the Tenth went into camp at Springfield. Previous to its departure, this regiment came to Boston, and after remaining in camp for a few days at Medford sailed on the 25th of July for Washington, where it is now stationed.

ELEVENTH REGIMENT.

FIELD AND STAFF.

<i>Colonel,</i>	William Blaisdell, Boston.
<i>Lieutenant-Colonel,</i> . .	George F. Tileston, Boston.
<i>Major,</i>	Porter D. Tripp, Boston.
<i>Adjutant,</i>	Brownell Granger, Boston.
<i>Quartermaster,</i>	J. Frank Lakin, Boston.
<i>Surgeon,</i>	Dr. Ira Russell, Natick.
<i>Assistant-Surgeon,</i> . .	Dr. John W. Foye, Boston.
<i>Chaplain,</i>	Elisha F. Watson, Boston.
<i>Sergeant-Major,</i>	William B. Mitchell.
<i>Quartermaster-Sergeant,</i> .	George Forrest, Boston.
<i>Commissary-Sergeant,</i> . .	Peter H. Haskell.
<i>Band Master,</i>	A. B. Brigham.
<i>Hospital Steward,</i>	R. E. Jameson, Woburn.

Companies A, B, C, D, E, F, G, H, Boston; I, Charlestown; K, Dorchester.

Captains.

John H. Davis, Boston.
James R. Bigelow, Boston.
Leonard Gordon, Boston.
William C. Allen, Boston.
Selden Page, Leominster.

Benjamin Stone, Jr., Dorchester.
James W. McDonald, Woburn.
Edwin Humphrey, Hingham.
Luther Dame, Newburyport.

First Lieutenants.

Malcolm Graham, Boston.
Charles H. Colburn, Boston.
John C. Robertson, Charlestown.
William V. Munroe, Dorchester.
John H. Whitten, Boston.
William E. Farwell, Boston.
Walter N. Smith, Lowell.
Simon P. Currier, Boston.
Timothy Teaffe, Boston.
Joseph P. Myers, Boston.
Alonzo Coy, Boston.

Second Lieutenants.

George W. Calef, Boston.
Albert M. Gammell, Charlestown.
John Munn, Boston.
Henry Page, Boston.
Charles C. Rivers, Boston,
Frank K. Josselyn, Lynn.
David A. Granger, Boston.
Thomas A. McLellan, Boston.
William H. Roberts, Lynn.
William H. H. Joy, Boston.

This regiment was at the battle of Bull Run, and sustained considerable loss in killed, wounded, and prisoners. It was raised under the superintendence of Colonel Clark, Lieutenant-Colonel Blaisdell, and Major Tileston, who are well known as good officers in our militia service. The regiment was recruited in Boston and vicinity. It was ordered to Fort Warren, May

4th, and on the 24th of June left Boston for Washington. Colonel Clark, who commanded the regiment at Bull Run, received a sun-stroke, and his health being seriously affected, he afterwards resigned. He was succeeded by Colonel Blaisdell, an excellent officer. The regiment is now on the Lower Potomac, in the same brigade with our First Regiment.

T W E L F T H R E G I M E N T .

FIELD AND STAFF.

<i>Colonel,</i>	Fletcher Webster, Marshfield.
<i>Lieutenant-Colonel,</i> . .	Timothy M. Bryan, Jr., Newton.
<i>Major,</i>	Elisha M. Burbank, Woburn.
<i>Adjutant,</i>	Thomas P. Haviland, Newton.
<i>Quartermaster,</i>	David Wood, Boston.
<i>Chaplain,</i>	Edward L. Clark, Andover.
<i>Surgeon,</i>	Jedediah H. Baxter, Boston.
<i>Assistant-Surgeon,</i> . .	J. McLean Hayward, Boston.
<i>Sergeant-Major,</i> . . .	Gerald Fitzgerald.
<i>Quartermaster-Sergeant,</i> .	Loring W. Muzzey.
<i>Commissary-Sergeant,</i> .	Charles W. Thompson, Boston.
<i>Hospital Steward,</i> . . .	C. C. Hutchins.
<i>Band Master,</i>	William J. Maitland.
<i>Sutler,</i>	Seth Gage, Boston.

Companies A, B, C, D, E, Boston ; F, North Bridgewater ; G, Abington ; H, Weymouth ; I, Stoughton : K, Gloucester.

Captains.

Richard H. Kimball, Boston.	Alexander Hichborn, N. Bridgewater.
George W. Murch, Boston.	Ira Blanchard, Abington.
Daniel G. Handy, Boston.	James L. Bates, Weymouth.
Nathaniel B. Shurtleff, Jr., Boston.	John Ripley, Stoughton.
Edward C. Saltmarsh, Boston.	David Allen, Jr., Gloucester.

First Lieutenants.

William G. White, Boston.
 Frederick R. Shattuck, Boston.
 Edward T. Pearce, Gloucester.
 J. Otis Williams, Boston.
 Alph. K. Harmon, N. Bridgewater.
 Edward P. Reed, Abington.
 Charles W. Hastings, Weymouth.
 Chester Clark, Stoughton.
 Benjamin F. Cook, Gloucester.
 Samuel Appleton, Boston.

Second Lieutenants.

George W. Orne, Boston,
 Charles T. Packard, N. Bridgewater.
 Harlan P. Bennett, Boston.
 Erastus L. Clark, Lynn.
 Hiram W. Copeland, N. Bridgewater.
 Lysander F. Cushing, Abington.
 Francis B. Pratt, Weymouth.
 Warren Thompson, Stoughton.
 Gilman Saunders, Gloucester.
 Charles G. Russell, Boston.

This regiment is familiarly known as "the Webster Regiment," its commander being Colonel Fletcher Webster. It was ordered

to Fort Warren, May 3d, and left Boston for Washington, July 23d. This regiment is composed of excellent material, and is among the best that have left the State. Great praise is due to those friends of the regiment who devoted their time and money to render it an honor to the name it bears, but no less to Colonel Webster and his officers for its good discipline and efficiency. This regiment is in Major General Banks' Division, and is stationed near Frederick, Md.

THIRTEENTH REGIMENT.

FIELD AND STAFF.

<i>Colonel,</i>	Samuel H. Leonard, Boston.
<i>Lieutenant-Colonel,</i> . .	N. Walter Batchelder, Boston.
<i>Major,</i>	Jacob P. Gould, Stoneham.
<i>Adjutant,</i>	David H. Bradlee, Boston.
<i>Surgeon,</i>	Allston W. Whitney, Boston.
<i>Assistant-Surgeon,</i> . .	J. Theodore Heard, Boston.
<i>Chaplain,</i>	Noah M. Gaylord, Boston.
<i>Quartermaster,</i>	George E. Craig.
<i>Quartermaster-Sergeant,</i> .	T. R. Wells.
<i>Commissary-Sergeant,</i> . .	Melville Smith.
<i>Sergeant-Major,</i>	_____.
<i>Band Master,</i>	Thomas C. Richardson.
<i>Hospital Steward,</i>	John H. White, Boston.

Companies A, B, C, D, Boston; E, Roxbury; F, Marlborough; G, Stoneham; H, Natick; I, Marlborough; K, Westborough.

Captains.

James A. Fox, Boston.	Eben W. Fiske, Stoneham.
Joseph S. Carey, Boston.	William L. Clark, Boston.
Augustine Harlow, Boston.	Charles H. R. Schreiber, Boston.
Charles R. M. Pratt, Roxbury.	William H. Jackson, Boston.
Henry Whitcomb, Marlborough.	Charles H. Hovey, Boston.

First Lieutenants.

Samuel N. Neat, Boston.
 John G. Hovey, Boston.
 Joseph Colburn, Roxbury.
 Abel H. Pope, Marlborough.
 Loring S. Richardson, Stoneham.
 P. D. Chamberlain, Natick.
 Moses P. Palmer, Marlborough.
 William B. Bacon, Worcester.
 John W. Sanderson, Westborough.
 _____.

Second Lieutenants.

George Bush, Boston.
 Augustus N. Sampson, Boston.
 Walter H. Judson, Boston.
 William H. Carey, Boston.
 Edwin R. Frost, Roxbury.
 Charles F. Morse, Marlborough.
 John Foley, Stoneham.
 Francis Jenks, Natick.
 David L. Brown, Marlborough.
 Charles B. Fox, Boston.

The Fourth Battalion of Rifles formed the nucleus of this fine command. It was ordered, June 25th, to garrison Fort

Independence, and while there was made a regiment, and on the 30th of July proceeded to Washington. The regiment was stationed on the Upper Potomac, where it has since remained. Detachments have several times met the enemy, and always with bravery and success. The limits of this Report will not permit me to speak at length of the fights and skirmishes in which this regiment has taken a part. Its officers had no previous military experience, except in the Volunteer Militia service, and they have reflected honor upon it. This regiment is also in General Banks' Division.

FOURTEENTH REGIMENT.

FIELD AND STAFF.

<i>Colonel,</i>	William B. Greene, Haverhill.
<i>Lieutenant-Colonel,</i>	Samuel C. Oliver, Salem.
<i>Major,</i>	Levi P. Wright, Lawrence.
<i>Surgeon,</i>	David Dana, Jr., Reading.
<i>Assistant-Surgeon,</i>	Samuel K. Towle, Haverhill.
<i>Adjutant,</i>	Charles F. Simmons, Boston.
<i>Quartermaster,</i>	Andrew Washburn, Newton.
<i>Chaplain,</i>	Stephen Barker, Andover.
<i>Sergeant-Major,</i>	Amos Henfield, Salem.
<i>Commissary-Sergeant,</i>	Arthur L. Drew, Haverhill.
<i>Quartermaster-Sergeant,</i>	W. C. Glass, Boston.
<i>Band Master,</i>	George H. Hodgdon.
<i>Drum-Major,</i>	William Giddings.

Companies A, Ipswich; B, Methuen; C, Lynn; D, Salem; E, Amesbury; F, Lawrence; G, Marblehead; H, Andover; I, Danvers; K, Lawrence.

Captains.

Nathaniel Shatswell, Ipswich.	Benjamin Day, Marblehead.
Leverett Bradley, Methuen.	Horace Holt, Andover.
Alonzo G. Draper, Lynn.	Frank A. Rolfe, Lawrence.
Joseph W. Sargent, Amesbury.	Seth S. Buxton, Salem.
Samuel Langmaid, Lawrence.	Jeremy B. Wardwell, Methuen.

First Lieutenants.

Milton B. Shattuck, Ipswich.
 Archelaus C. Wyman, Lynn.
 William F. Martins, Amesbury.
 Joseph W. Kimball, Lawrence.
 Charles P. Noyes, Marblehead.
 Charles H. Poor, Andover.
 William Preston, Lawrence.
 James Pope, Salem.
 Christopher S. Heath, Methuen.
 William J. Roome, Danvers.

Second Lieutenants.

Benjamin C. Atkinson, Amesbury.
 Richard P. Cushman, Haverhill.
 Benjamin F. Martin, Marblehead.
 Moses W. Clement, Andover.
 Albert A. Davis, Lawrence.
 Frank W. Taggard, Danvers.
 George S. Follansbee, Lawrence.
 Jonathan B. Hanson, Danvers.
 James M. Osgood, Haverhill.
 William H. Gwinn, Ipswich.

Colonel Greene, who commands this regiment, is a graduate of West Point. He was in Paris with his family when this rebellion broke out, and was among the first to tender his services to his native State. Acting on this patriotic impulse, he returned home at once, and was placed in command of this regiment, then (June 25th) at Fort Warren, on garrison duty. On the 7th of August the regiment left Boston for Washington. Many of the other officers of the Fourteenth, have been prominent in the Volunteer Militia. Lieutenant Colonel Oliver is a son of General Oliver, now Treasurer of the Commonwealth. This regiment is stationed on the Virginia side, a few miles from Washington.

FIFTEENTH REGIMENT.

FIELD AND STAFF.

<i>Colonel,</i> . . .	. Charles Devens, Jr., Worcester.
<i>Lieutenant-Colonel,</i> .	. George H. Ward, Worcester.
<i>Major,</i> . . .	. John W. Kimball, Fitchburg.
<i>Adjutant,</i> —————.
<i>Surgeon,</i> . . .	. Joseph N. Bates, Worcester.
<i>Assistant-Surgeon,</i> .	. S. Foster Haven, Jr., Worcester.
<i>Chaplain,</i> . . .	. William G. Scanlan, Grafton.
<i>Quartermaster-Sergeant,</i> .	. William R. Steele.
<i>Sergeant-Major,</i> . .	. F. A. Walker, North Brookfield.
<i>Commissary-Sergeant,</i> .	. William G. Waters.
<i>Quartermaster,</i> . .	. Church Howe, Worcester.
<i>Band Master,</i> . . .	. N. P. Goddard.
<i>Hospital Steward,</i> . .	. Henry Deering.
<i>Drum-Major,</i> . . .	. Paul Bauer.

Companies A, Leominster; B, Fitchburg; C, Clinton; D, Worcester; E, Oxford; F, Brookfield; G, Grafton; H, Northbridge; I, Webster; K, Blackstone.

Captains.

George W. Rockwood, Leominster.	Sardus S. Sloan, Brookfield.
Clark S. Simonds, Fitchburg.	Walter Forehand, Grafton.
Henry Bowman, Clinton.	Chase Philbrick, Northbridge.
John M. Studley, Worcester.	George C. Joslin, Webster.
Charles H. Watson, Oxford.	Leonard Wood, Leominster.

First Lieutenants.

Joseph M. Goddard, Fitchburg.	Edward B. Staples, Blackstone.
Edwin P. Woodward, Worcester.	Amos Bartlett, Worcester.
Jeremiah E. Green, Brookfield.	George W. Baldwin, Worcester.
Newell K. Holden, Grafton.	Richard Derby, Salem.
Henry S. Taft, Northbridge.	Thomas J. Spurr, Worcester.

Second Lieutenants.

Frank W. Polley, Leominster.	Stephen L. Carney, Grafton.
Charles H. Eager, Fitchburg.	John S. Hall, Worcester.
James N. Johnson, Clinton.	Frank S. Corbin, Dudley.
Bernard B. Vassell, Oxford.	I. Harris Hooper, Boston.
L. H. Ellenwood, Brookfield.	Hans P. Jorgeusen, Leominster.

This is a Worcester County regiment. Its Colonel had commanded the rifle battalion of three months' men, raised in the same county. The Fifteenth bore the brunt of the disastrous fight at Ball's Bluff on the Upper Potomac in October last, and lost in killed, wounded and prisoners, 308 men: 14 killed, 64 wounded and 230 missing. Captain Bowman of Company C was taken prisoner, and is one of the victims selected for execution, and confined in Richmond jail. The unflinching courage of the Fifteenth, and the admirable military qualities which Colonel Devens and his officers displayed at Ball's Bluff, have made it one of the marked regiments of Massachusetts.

This regiment was ordered into Camp Lincoln, Worcester, on the 25th of July, and left for the seat of war on the 8th of August. It is stationed near Frederick, Md., in General Banks' Division.

SIXTEENTH REGIMENT.

FIELD AND STAFF.

Colonel,	Powell T. Wyman, Boston.
Lieutenant-Colonel,	George A. Meacham, Cambridge.
Major,	Daniel S. Lamson, Weston.
Adjutant,	Waldo Merriam, Boston.
Quartermaster,	Edward M. Livermore, Cambridge.
Surgeon,	Charles C. Jewett, Holliston.
Assistant-Surgeon,	Edward A. Whiston, Framingham.
Chaplain,	Arthur B. Fuller, Watertown.
Quartermaster-Sergeant,	Ira A. Merritt.
Commissary-Sergeant,	Isaac H. Pinkham.
Sergeant-Major,	J. E. Sharp.
Hospital Steward,	William R. Wills, Waltham.

Companies A, Cambridge; B, Holliston; C, Groton; D, Lowell; E, South Reading; F, Lexington; G, Lowell; H, Waltham; I, Newton; K, Watertown.

Captains.

Samuel W. Richardson, Cambridge.	Thomas O'Hare, Lowell.
James M. Mason, Milford.	Gardner Banks, Boston.
Leander G. King, Groton.	Henry C. Lindley, Watertown.
John Wiley, 2d, South Reading.	Matthew Donovan, Lowell.
Charles R. Johnson, Lexington.	Henry T. Lawson, Newton.

First Lieutenants.

Samuel McKeever, Cambridge.
 William A. Amory, West Roxbury.
 James R. Darracott, Boston.
 Charles H. Mayo, Roxbury.
 Alex. J. Dallas, Cambridge.
 John B. Brown, Ipswich.
 Stephen E. Meserve, Watertown.
 Frank W. Hilton, Watertown.
 William A. Smith, Waltham.
 George H. Howard, Cambridge.

Second Lieutenants.

Cassander Flagg, Holliston.
 William Metcalf, Westford.
 David Roche, Lowell.
 James Oliver, South Reading.
 Payson E. Tucker, Cambridge.
 James B. Thompson, Lowell.
 F. P. H. Rogers, Waltham.
 John Eaton, South Reading.
 Joseph S. Hills, Boston.
 James E. Sharp, Watertown.

This regiment is composed of companies raised in Middlesex County. It was ordered to Camp Cameron, Cambridge, June 25th, and left for the seat of war August 17th. It is stationed at Fortress Monroe. Colonel Wyman is a graduate of West Point, and has served with distinction in the regular army. At the beginning of our national struggle he was in Europe, but returned home immediately, and tendered his services to the State to command a regiment. His offer was accepted, and he was placed in command of this regiment. One of the companies in the Sixteenth is commanded by a brother of Major-General Banks.

SEVENTEENTH REGIMENT.

FIELD AND STAFF.

<i>Colonel,</i>	. . . .	Thomas J. C. Amory, Boston, Capt. U. S. A.
<i>Lieutenant-Colonel,</i>	. . . .	John F. Fellows, Chelsea.
<i>Major,</i>	. . . .	Jones Frankle, Haverhill.
<i>Adjutant,</i>	. . . .	B. N. Mann, Chelsea.
<i>Quartermaster,</i>	. . . .	Levi P. Thompson, Cambridge.
<i>Surgeon,</i>	. . . .	Isaac F. Galloupe, Lynn.
<i>Assistant-Surgeon,</i>	. . . .	W. H. W. Hinds, Boston.
<i>Chaplain,</i>	. . . .	William D. Haley, Rochester.
<i>Quartermaster-Sergeant,</i>	. . . .	Horace Dexter, Cambridgeport.
<i>Commissary-Sergeant,</i>	. . . .	Henry T. Merrill.
<i>Sergeant-Major,</i>	. . . .	— — — — —

Companies A, Newburyport; B, South Danvers; C, Danvers; D, Salisbury; E, F, Haverhill; G, Danvers; H, Boston; I, Lawrence; K, Malden.

Captains.

David F. Brown, Newburyport.	Luther Day, Haverhill.
Enoch F. Tompkins, Haverhill.	George W. Kenny, Danvers.
Nehemiah P. Fuller, Danvers.	John K. Lloyd, Boston.
George H. Morrill, Salisbury.	Thomas Weir, Lawrence.
Michael C. McNamara, Haverhill.	Joseph R. Simonds, Melrose.

First Lieutenants.

Thomas W. Foster, Newburyport.
 William W. Smith, Danvers.
 Jeremiah A. Greeley, Salisbury.
 Henry Splane, Haverhill.
 Ruel B. Pray, Danvers.
 John S. Hammond, Boston.
 Michael Burns, Lawrence.
 Ivory N. Richardson, Malden.
 William H. Turner, Haverhill.
 John E. Mallally, South Danvers.

Second Lieutenants.

Thomas W. Goodwin, Newburyport.
 Charles O. Fellows, Chelsea.
 Henry Poor, Stoneham.
 Benjamin F. Chesley, Haverhill.
 James Maroney, Haverhill.
 Alfred M. Channel, Rockport.
 Archibald Bogle, Melrose.
 Henry W. Oliver, Malden.
 Thomas F. Newton, Haverhill.
 Ezekiel F. Mann, Boston.

This regiment was recruited at Camp Schouler, Lynnfield, and is composed of eight companies from Essex County, one from Middlesex, and one from Suffolk. It left for the seat of war, August 23d. This regiment has been instrumental in subduing the rebels in Northampton and Accomac Counties on the eastern shore of Virginia, and re-establishing in those counties the rule of the Government. Since then it has returned to its old quarters near Baltimore, where it now remains. Colonel Amory is a West Point graduate, and holds a captain's commission in the regular army. He is an able and popular officer.

EIGHTEENTH REGIMENT.

FIELD AND STAFF.

<i>Colonel,</i>	.	.	.	James Barnes, Springfield.
<i>Lieutenant-Colonel,</i>	.	.	.	Timothy Ingraham, New Bedford.
<i>Major,</i>	.	.	.	Joseph Hayes, Boston.
<i>Adjutant,</i>	.	.	.	G. Foster Hodges, Roxbury.
<i>Quartermaster,</i>	.	.	.	Sanford Almy, New Bedford.
<i>Surgeon,</i>	.	.	.	David P. Smith, Springfield.
<i>Assistant-Surgeon,</i>	.	.	.	Orlando Brown, Wrentham.
<i>Chaplain,</i>	.	.	.	Benjamin F. De Costa, Charlestown.
<i>Sergeant-Major,</i>	.	.	.	_____.
<i>Quartermaster-Sergeant,</i>	.	.	.	John D. Isbel, Springfield.
<i>Hospital Steward,</i>	.	.	.	Vestulan R. Stone, Dana.

Companies A, Bridgewater; B, Taunton; C, Carver; D, Middleborough; E, Duxbury; F, Dedham; G, Hanover; H, Plymouth; I, Wrentham; K, Quincy.

Captains.

Lewis N. Tucker, Boston.	William B. White, Abington.
George C. Ruby, Taunton.	Joseph W. Collingwood, Plymouth.
William S. McFarlin, Carver.	Frederick D. Forrest, Wrentham.
Stephen Thomas, Middleborough.	John L. Spalding, Boston.
Thomas Weston, Middleborough.	Charles W. Carroll, Dedham.

First Lieutenants.

Joseph C. Ayer, Boston.
 Cyrus M. Wheaton, Somerset.
 George M. Barnard, Jr., Boston.
 W. R. Howes, Mattapoisett.
 William H. Winsor, Kingston.
 Fisher A. Baker, Dedham.
 James N. Sparrell, South Scituate.
 Charles H. Drew, Plymouth.
 Alvin E. Hall, Foxborough.
 Benjamin F. Meservey, Quincy.

Second Lieutenants.

James D. Orne, Springfield.
 Warren D. Russell, Brighton.
 William V. Smith, Boston.
 Charles F. Edson, Middleborough.
 John E. Bird, Boston.
 Edward M. Onion, Dedham.
 William G. Hewins, Boston.
 Horatio N. Dallas, Boston.
 Samuel H. Bugbee, Wrentham.
 Pardon Almy, Jr., Cambridge.

This regiment was recruited at Camp Brigham, Readville. The companies are from Norfolk, Bristol, and Plymouth Counties, and are of good material. The regiment left for Washington on the 24th of August. It is stationed about eight miles from Washington on the Virginia side of the Potomac. Colonel Barnes graduated at West Point, in the same class with Jeff. Davis, and is probably one of the most competent officers commanding a regiment in the Union service.

NINETEENTH REGIMENT.

FIELD AND STAFF.

<i>Colonel,</i>	.	.	.	Edward W. Hinks, Lynn.
<i>Lieutenant-Colonel,</i>	.	.	.	A. F. Devereux, Salem.
<i>Major,</i>	.	.	.	Henry J. How, Haverhill.
<i>Adjutant,</i>	.	.	.	John C. Chadwick, Salem.
<i>Surgeon,</i>	.	.	.	J. Franklin Dyer, Rockport.
<i>Assistant-Surgeon,</i>	.	.	.	Josiah N. Willard, Boston.
<i>Quartermaster,</i>	.	.	.	Levi Shaw, Rockport.
<i>Chaplain,</i>	.	.	.	Ezra D. Winslow, Rockport.
<i>Sergeant-Major,</i>	.	.	.	Samuel Baxter, Newburyport.
<i>Quartermaster-Sergeant,</i>	.	.	.	Oliver F. Briggs, Boston.
<i>Commissary-Sergeant,</i>	.	.	.	—————
<i>Hospital Steward,</i>	.	.	.	William E. Barrows, Andover.
<i>Band Master,</i>	.	.	.	Louis Rimbach, Boston.

Companies A, West Newbury; B, Newbury; C, Rowley; D, E, Boston; F, Cambridge; G, Lowell; H, Roxbury; I, K, Boston.

Captains.

Elijah P. Rogers, Newbury.	H. G. O. Weymouth, Lowell.
J. Scott Todd, Rowley.	Charles U. Devereux, Salem.
James D. Russell, Boston.	Jonathan F. Plympton, Boston.
Andrew Mahoney, Boston.	Ansel D. Wass, Boston.
Edmund Rice, Cambridge.	Charles M. Merritt, Lynn.

First Lieutenants.

Isaac H. Boyd, West Newbury.
 John Hodges, Jr., Salem.
 George W. Batchelder, Salem.
 Morcena Dunn, Boston.
 David Lee, Boston.
 James H. Rice, Brighton.
 Albert Thorndike, Beverly.
 Henry A. Hale, Salem.
 Edward P. Bishop, Boston.
 John P. Reynolds, Jr., Salem.

Second Lieutenants.

Samuel S. Prime, Rowley.
 George M. Barry, Boston.
 James G. C. Dodge, Boston.
 Oliver F. Briggs, Boston.
 Charles B. Warner, South Danvers.
 Elisha A. Hinks, Orrington, Me.
 Dudley C. Mumford, Lowell.
 William L. Palmer, Salem.
 Lysander J. Hume, Calais, Me.
 Samuel Butler, Newburyport.

The Nineteenth is largely composed of Essex County men, and was organized and recruited at Camp Schouler, Lynnfield. This regiment left for Washington on the 28th of August. It is stationed on the Upper Potomac, and forms part of General Lander's Brigade. It did good service in covering the retreat of our regiments after the battle of Ball's Bluff. Colonel Hinks had much experience in our militia service, and commanded the Eighth Regiment during the three months' service. Lieutenant Colonel Devereux was commander of the "Salem Zouaves" of the Eighth, which was one of the best drilled companies in the Commonwealth.

T W E N T I E T H R E G I M E N T .

FIELD AND STAFF.

<i>Colonel,</i>	.	.	.	William Raymond Lee, Roxbury.
<i>Lieutenant-Colonel,</i>	.	.	.	Francis W. Palfrey, Boston.
<i>Major,</i>	.	.	.	Paul J. Revere, Boston.
<i>Adjutant,</i>	.	.	.	Charles L. Pierson, Salem.
<i>Quartermaster,</i>	.	.	.	Charles W. Folsom, Cambridge.
<i>Surgeon,</i>	.	.	.	Nathan Hayward, Roxbury.
<i>Assistant-Surgeon,</i>	.	.	.	Edward H. R. Revere, Boston.
<i>Sergeant-Major,</i>	.	.	.	S. R. Harlow, Waltham.
<i>Quartermaster-Sergeant,</i>	.	.	.	Frederick Sander, New York.
<i>Commissary-Sergeant,</i>	.	.	.	Edward Hennessey, Boston.
<i>Hospital Steward,</i>	.	.	.	Joseph Hennard, Boston.

Companies raised in Boston and vicinity.

Captains.

Henry M. Tremlett, Boston.	Allen Shepard, Boston.
Ferdinand Dreher, Boston.	Charles F. Cabot, Boston.
George A. Schmitt, Cambridge.	George N. Macy, Nantucket.
John C. Putnam, Boston.	A. W. Beckwith, Boston.
William F. Bartlett, Winthrop.	N. P. Hallowell, Cambridge.

First Lieutenants.

O. W. Holmes, Jr., Boston.
 John W. Le Barnes, Boston.
 George B. Perry, Boston.
 James J. Lowell, Cambridge.
 William F. Milton, West Roxbury.
 Charles L. Tilden, Boston.
 Henry H. Sturgis, Boston.
 Henry L. Abbott, Lowell.
 August Muller, Boston.
 Charles A. Whittier, Boston.

Second Lieutenants.

Nathaniel T. Messer, Boston.
 Arthur R. Curtis, Boston.
 James Murphy, Roxbury.
 William R. Riddle, Boston.
 Herbert C. Mason, Boston.
 Henry L. Patten, Cambridge.
 Henry F. Sander, Boston.
 Henry Ropes, Boston.

This regiment was recruited at Camp Massasoit, Readville, and left for the seat of war September 4th. The Twentieth was engaged with our Fifteenth at the Ball's Bluff disaster, exhibited equal courage, and suffered a great loss of men and officers. Colonel Lee, Major Revere, and Adjutant Pierson are prisoners at Richmond, and confined in the cell. They are of the devoted band of hostages. In the battle, Captain Putnam lost an arm. Captains Dreher and Schmitt were severely wounded, and are now in the Massachusetts General Hospital. Lieutenant Putnam, "the young, the beautiful, and the brave," was killed. Colonel Lee is a graduate of West Point, and is an officer of whom any regiment might feel proud. The loss of his command, as near as can be ascertained, is about 208, in killed, wounded and missing.

T W E N T Y - F I R S T R E G I M E N T .

FIELD AND STAFF.

<i>Colonel,</i>	.	.	.	Augustus Morse, Leominster.
<i>Lieutenant-Colonel,</i>	.	.	.	A. C. Maggi, New Bedford.
<i>Major,</i>	.	.	.	William S. Clark, Amherst.
<i>Adjutant,</i>	.	.	.	Theron E. Hall, Holden.
<i>Quartermaster,</i>	.	.	.	George F. Thompson, Worcester.
<i>Chaplain,</i>	.	.	.	George S. Ball, Upton.
<i>Surgeon,</i>	.	.	.	Calvin Cutter, Warren.
<i>Assistant-Surgeon,</i>	.	.	.	Orrin Warren, West Newbury.
<i>Quartermaster-Sergeant,</i>	.	.	.	Harrison A. Royce, Newton.
<i>Commissary-Sergeant,</i>	.	.	.	Harrison A. Morse, Leominster.
<i>Sergeant-Major,</i>	.	.	.	W. Henry Valentine, Worcester.
<i>Hospital Steward,</i>	.	.	.	James S. Green, Fitchburg.
<i>Band Master,</i>	.	.	.	W. B. Johnson, Webster.

Companies A, Templeton; B, Springfield; C, Spencer; D, Fitchburg; E, West Boylston; F, Worcester; G, Ashburnham; H, Holyoke; I, Pittsfield; K, Barre.

Captains.

George P. Hawkes, Templeton.
 Charles F. Walcott, Boston.
 James M. Richardson, Hubbardston.
 Theodore S. Foster, Fitchburg.
 Pelham Bradford, West Boylston.

B. Frank Rogers, Worcester.
 Addison A. Walker, Ashburnham.
 Joseph P. Rice, Ashburnham.
 Henry A. Richardson, Pittsfield.
 Thomas S. Washburn, Worcester.

First Lieutenants.

Charles W. Davis, Templeton.
 Wells Willard, Springfield.
 William T. Harlow, Spencer.
 Charles Barker, Fitchburg.
 Solomon Hovey, Jr., Boston.
 Alonzo P. Davis, Ashburnham.
 John D. Frazer, Holyoke.
 Frazer A. Stearns, Amherst.
 Matthew M. Parkhurst, Barre.
 Samuel O. Laforrest, Boston.

Second Lieutenants.

John Brooks, Jr., Templeton.
 James W. Hopkins, Springfield.
 Ira J. Kelton, Holden.
 Eben. T. Haywood, Fitchburg.
 Woodbury Whittemore, Leicester.
 Samuel A. Taylor, Ashburnham.
 Solomon C. Shumway, Belchertown.
 Joel W. Fletcher, Leominster.
 John B. Williams, Barre.
 William H. Valentine, Worcester.

This regiment, recruited at Camp Lincoln, Worcester, is made up of companies from the central and western portions of this Commonwealth. On the 22d of August it left for Annapolis, Md., where it has remained ever since, having in charge the railroad from that city to the Baltimore and Washington junction. Colonel Morse has long been prominent as an officer in the State militia. When appointed to the command of the Twenty-first, he was Major-General of the Third Division Massachusetts Volunteer Militia. By his appointment this office is rendered vacant, and can only be filled by the Legislature. Lieutenant-Colonel Maggi of New Bedford is an Italian by birth, and a thoroughly educated officer. He served under Colonel Wardrop in the Third Regiment, and took part in the destruction of the Norfolk Navy Yard.

TWENTY-SECOND REGIMENT.

FIELD AND STAFF.

<i>Colonel,</i>	. . . .	Jesse A. Gove, Concord, N. H.
<i>Lieutenant-Colonel,</i>	. . . .	Charles E. Griswold, Boston.
<i>Major,</i>	. . . .	William S. Tilton, Boston.
<i>Adjutant,</i>	. . . .	Thomas Sherwin, Jr., Dedham.
<i>Quartermaster,</i>	. . . .	Harrison A. Royce, Newton.
<i>Surgeon,</i>	. . . .	Edward L. Warren, Weymouth.
<i>Assistant-Surgeon,</i>	. . . .	James P. Prince, Lynn.
<i>Hospital Steward,</i>	. . . .	George T. Perkins, Boston.
<i>Chaplain,</i>	. . . .	Joseph C. Cromack, Malden.

Quartermaster-Sergeant, . Daniel F. Brown, Cambridge.

Commissary-Sergeant, . Ephraim Hackett, Woburn.

Sergeant-Major, . Frederick S. Benson, Newton.

Companies A, B, Boston; C, Taunton; D, Boston; E, Roxbury; F, Woburn; G, Cambridge; H, Haverhill; I, K, Boston.

Captains.

Walter S. Sampson, Boston.

David K. Wardwell, Boston.

Mason W. Burt, Taunton.

John F. Dunning, Boston.

William L. Cogswell, Roxbury.

Samuel I. Thompson, Woburn.

John B. Whorf, Cambridge.

John J. Thompson, Haverhill.

H. P. Williams, Brookline.

Charles J. Paine, Boston.

First Lieutenants.

Charles C. Conant, Boston.

Frederic K. Field, Northfield.

George A. Washburn, Taunton.

William H. White, Boston.

Nelson A. Miles, Roxbury.

John P. Crane, Woburn.

Edwin F. Richardson, Cambridge.

Thomas F. Salter, Haverhill.

Joseph Nason, Boston.

George A. Batchelder, Boston.

Second Lieutenants.

Henry Clay Conner, Lynn.

William D. Morris, Boston.

Enos P. Hale, Taunton.

John H. Symonds, Boston.

Henry L. Orrok, Roxbury.

Walter S. Davis, Milton.

Gurden McKay, Melrose.

Alonzo M. Shute, Haverhill.

James P. Stearns, Brookline.

Horace S. Dunn, Boston.

The Twenty-second is well known as "Senator Wilson's Regiment." It was recruited by him, and he was its first Colonel. It was sent into camp at Lynnfield September 2d, and left the State for Washington, October 8th. To this regiment were attached the Second Company of Sharpshooters, Captain Wentworth, and the Third Battery of Light Artillery, which was organized by Captain Follett. Shortly after the arrival of the Twenty-second Regiment at Washington, Colonel Wilson, whose duties as Senator precluded the possibility of retaining command, resigned, and Colonel Gove, a West Point graduate, and an officer of the regular army, was commissioned in his place. The regiment is stationed in Virginia, about five miles from Washington.

TWENTY-THIRD REGIMENT.

FIELD AND STAFF.

Colonel, . . . John Kurtz, Boston.

Lieutenant-Colonel, . Henry Merritt, Boston.

Major, . . . Andrew Elwell, Gloucester.

Adjutant, . . . John G. Chambers, Medford.

Quartermaster, . . . Joseph A. Goldthwait, Salem.

<i>Chaplain,</i>	.	.	.	J. Bowen Clark, Swampscott.
<i>Surgeon,</i>	.	.	.	George Derby, Boston.
<i>Assistant-Surgeon,</i>	.	.	.	Silas E. Stone, Walpole.
<i>Sergeant-Major,</i>	.	.	.	Daniel H. Johnson, Jr., Salem.
<i>Quartermaster-Sergeant,</i>	.	.	.	Stephen P. Driver, Salem.
<i>Commissary-Sergeant,</i>	.	.	.	Joshua C. Goodale, Salem.
<i>Band Master,</i>	.	.	.	Henry C. Brown, Boston.
<i>Drum-Major,</i>	.	.	.	George G. Coffin, New Bedford.
<i>Hospital Steward,</i>	.	.	.	George H. Farnham, Andover.
<i>Sutler,</i>	.	.	.	Frank A. Richardson, Boston.

Companies A, Salem ; B, Marblehead ; C, Gloucester ; D, New Bedford ; E, Plymouth ; F, Salem ; G, Beverly ; H, Clinton ; I, Ipswich ; K, Foxborough.

Captains.

E. A. P. Brewster, Salem.	George M. Whipple, Salem.
Knott V. Martin, Marblehead.	John W. Raymond, Beverly.
Addison Center, Gloucester.	Wesley C. Sawyer, Harvard.
C. Howland, Jr., New Bedford.	John Hobbs, Ipswich.
William B. Alexander, Plymouth.	Carlos A. Hart, Foxborough.

First Lieutenants.

Charles S. Emmerton, Salem.
 Thomas Russell, Marblehead.
 Edward A. Story, Gloucester.
 Samuel C. Hart, New Bedford.
 Otis Rogers, Plymouth.
 Charles H. Bates, Salem.
 Henry T. Woodbury, Beverly.
 William H. Kent, Boston.
 William J. Creasey, Newburyport.
 John Littlefield, Foxborough.

Second Lieutenants.

George A. Fisher, Salem.
 John Goodwin, Jr., Marblehead.
 Fitz J. Babson, Gloucester.
 Anthony Lang, New Bedford.
 Thomas B. Atwood, Abington.
 George R. Emmerton, Salem.
 Daniel W. Hammond, Beverly.
 Peter H. Niles, Boston.
 David P. Muzzey, Cambridge.
 Benjamin F. Barnard, South Reading.

This fine regiment was recruited at Lynnfield, and left for Annapolis, November 11th. It forms a part of General Burnside's Division. Most of the officers have been prominent members of the Volunteer Militia. Colonel Kurtz was captain of one of the companies in the Thirteenth, and was ordered home to take command of this regiment. Lieutenant-Colonel Merritt was a member of Brigadier-General Andrews' staff, and Major Elwell was Lieutenant-Colonel of the Eighth Regiment Massachusetts Volunteer Militia, and served with it during the entire three months term of service. Adjutant Chambers served as lieutenant in the Massachusetts Fifth, and displayed much bravery at the battle of Bull Run.

TWENTY-FOURTH REGIMENT.

FIELD AND STAFF.

<i>Colonel,</i>	Thomas G. Stevenson, Boston.
<i>Lieutenant-Colonel,</i> . .	Francis A. Osborn, Boston.
<i>Major,</i>	Robert H. Stevenson, Boston.
<i>Adjutant,</i>	John F. Anderson, Boston.
<i>Quartermaster,</i>	William V. Hutchings, Boston.
<i>Surgeon,</i>	Samuel A. Green, Boston.
<i>Assistant-Surgeon,</i> . .	Hall Curtis, Boston.
<i>Chaplain,</i>	W. R. G. Mellen, Gloucester.
<i>Sergeant-Major,</i> . . .	F. W. Loring, Boston.
<i>Quartermaster-Sergeant,</i> .	James Thompson.
<i>Commissary-Sergeant,</i> .	P. E. Wheeler.
<i>Hospital Steward,</i> . .	John H. McGregor.
<i>Ward Master,</i>	Benjamin H. Mann.
<i>Band Master,</i>	P. S. Gilmore, Boston.

Ten companies raised in Boston and vicinity.

Captains.

Charles H. Hooper, Boston.	George F. Austin, Salem.
William F. Redding, Boston.	Robert F. Clark, Boston.
Edward C. Richardson, Boston.	J. Lewis Stackpole, Cambridge.
John C. Maker, Boston.	John Daland, Salem.
John T. Prince, Jr., Boston.	William Pratt, Boston.

First Lieutenants.

George W. Gardner, Salem.
 Charles B. Amory, West Roxbury.
 James B. Bell, Cambridge.
 Charles A. Folsom, Boston.
 James B. Nichols, Salem.
 John N. Partridge, Boston.
 Albert Ordway, Cambridge.
 James A. Perkins, Boston.
 James H. Turner, Boston.
 Mason A. Rea, Boston.

Second Lieutenants.

William L. Horton, Roxbury.
 Thomas F. Edmands, Boston.
 John C. Jones, Jr., West Roxbury.
 Nathaniel S. Barstow, Boston.
 Daniel T. Sargent, Boston.
 Charles G. Ward, Boston.
 Thomas M. Sweet, Boston.
 James M. Barnard, Boston.
 Horatio D. Jarvis, Boston.
 Deming Jarves, Jr., Boston.

The Twenty-Fourth is known as the New England Guards Regiment. Colonel Stevenson, and most of the officers of the Twenty-Fourth, were members of the well-known Fourth, or New England Guard Battalion, Massachusetts Volunteer Militia. This regiment was recruited under the immediate supervision of Colonel Stevenson, at Camp Massasoit, Readville. It left the State for Annapolis, December 9th. The Twenty-Fourth forms part of General Burnside's command, and is as well officered, equipped, and disciplined, as any regiment that has left the State.

TWENTY-FIFTH REGIMENT.

FIELD AND STAFF.

<i>Colonel,</i>	Edwin Upton, Fitchburg.
<i>Lieutenant-Colonel,</i> . .	Augustus B. R. Sprague, Worcester.
<i>Major,</i>	Matthew J. McCafferty, Worcester.
<i>Adjutant,</i>	Elijah A. Harkness, Worcester.
<i>Quartermaster,</i>	William O. Brown, Fitchburg.
<i>Surgeon,</i>	J. Marcus Rice, Worcester.
<i>Assistant-Surgeon,</i> . .	Theron Temple, Belchertown.
<i>Chaplain,</i>	Horace James, Worcester.
<i>Sergeant-Major,</i>	Charles H. Davis, Worcester.
<i>Quartermaster-Sergeant,</i> .	Edward A. Brown, Fitchburg.
<i>Commissary-Sergeant,</i> .	Elbridge G. Watkins, Worcester.
<i>Hospital Steward,</i> . . .	Samuel Flagg, Worcester.
<i>Drum-Major,</i>	J. H. Sampson, Worcester.
<i>Band Master,</i>	William E. Gilmore, Pawtucket.

Companies A, Worcester; B, Milford; C, Boston and Worcester; D, E, Worcester; F, Fitchburg; G, H, Worcester; I, Templeton; K, Worcester.

Captains.

Josiah Pickett, Worcester.	Charles H. Foss, Fitchburg.
Willard Clark, Milford.	Lewis Wagely, Worcester.
Cornelius G. Atwood, Boston.	Orson Moulton, Worcester.
Albert H. Foster, Worcester.	V. P. Parkhurst, Templeton.
Thomas O'Neil, Worcester.	J. Waldo Denny, Worcester.

First Lieutenants.

F. E. Goodwin, Worcester.
 William Emery, Milford.
 James Tucker, Boston.
 George S. Campbell, Worcester.
 William Daly, Worcester.
 Levi Lawrence, Fitchburg.
 Henry M. Ritcher, Worcester.
 David M. Woodward, Worcester.
 James B. Smith, Royalston.
 Samuel Harrington, Paxton.

Second Lieutenants.

Merritt B. Bessey, Worcester.
 William F. Draper, Milford.
 Merrick F. Prouty, Spencer.
 George H. Spaulding, Worcester.
 Henry McConville, Worcester.
 J. H. Richardson, Fitchburg.
 Frederic A. Wiegand, Worcester.
 N. H. Foster, N. Brookfield.
 Amos Buffum, Templeton.
 James M. Drennan, Worcester.

The Twenty-Fifth is essentially a Worcester County regiment. It was recruited at Camp Lincoln, and left Worcester for Annapolis, October 31st. It is attached to General Burnside's Division. The officers are, with scarcely an exception, gentlemen who have held high rank and been active in our Volunteer Militia. Lieutenant-Colonel Sprague commanded a company in the Rifle Battalion under Major Devens, during the three months term. Colonel Upton is a well-informed and capable officer.

T W E N T Y - S I X T H R E G I M E N T .

FIELD AND STAFF.

<i>Colonel,</i>	Edward F. Jones, Pepperell.
<i>Lieutenant-Colonel,</i> . .	Alpha B. Farr, Lowell.
<i>Major,</i>	Josiah A. Sawtell, Lowell.
<i>Adjutant,</i>	George E. Davis, Lowell.
<i>Quartermaster,</i>	James Munroe, Cambridge.
<i>Surgeon,</i>	Anson P. Hooker, Cambridge.
<i>Assistant-Surgeon,</i> . .	James G. Bradt, Lowell.
<i>Chaplain,</i>	Charles Babbidge, Pepperell.
<i>Commissary-Sergeant,</i> .	A. Starkweather, Boston.
<i>Hospital Steward,</i> . .	W. H. Gray.
<i>Band Master,</i>	George Brooks, Lowell.

Companies A, Lowell; B, Groton; C, Pawtucket; D, Lowell; E, Acton; F, Lawrence; G, Fall River; H, Lowell; I, Lawrence; K, Wrentham.

Captains.

George M. Dickerman, Lowell.	Thomas H. Annable, Cambridge.
Eusebius S. Clarke, Groton.	Henry C. Wilcox, Fall River.
Enos W. Thayer, Pawtucket.	Andrew Blood, Lowell.
Benjamin Warren, Lowell.	John Pickering, Lawrence.
William H. Chapman, Acton.	S. R. Fletcher, Wrentham.

First Lieutenants.

Andrew J. Johnson, Lowell.
 John S. Cooke, Groton.
 John A. Lynch, Easton.
 William H. Lamson, Lowell.
 William F. Wood, Acton.
 Edward Caufy, Lawrence.
 James Brady, Jr., Fall River.
 Benjamin W. Frost, Lowell.
 Charles E. Drew, Lawrence.
 John T. Robinson, Boston.

Second Lieutenants.

William H. Willey, Lowell.
 Edward B. Hall, Groton.
 Albert Tilden, Easton.
 Seth Bonney, Sterling.
 Silas P. Blodgett, Acton.
 George E. Yarrington, Lawrence.
 John B. Campbell, Fall River.
 Ezekiel Eastman, Lowell.
 Algernon S. Badger, Milton.
 Henry K. Oliver, Malden.

The Colonel and many of the officers and men of this regiment were of the gallant Sixth, M. V. M. The Twenty-Sixth was recruited by Colonel Jones, at Camp Chase, Lowell, and is attached to Major-General Butler's Division. It sailed from Boston on the 21st of November in the transport steamer Constitution for Ship Island, Louisiana, where it is now stationed. It is therefore the most remote from the Commonwealth of any of the regiments which Massachusetts has sent forth. It will ever be near to us, however, in our affections.

T W E N T Y - S E V E N T H R E G I M E N T .

FIELD AND STAFF.

<i>Colonel</i>, . . .	. Horace C. Lee, Springfield.
<i>Lieutenant-Colonel</i> ,	. Luke Lyman, Northampton.
<i>Major</i>, . . .	. Walter G. Bartholomew, Springfield.
<i>Adjutant</i>, . . .	. George W. Bartlett, Greenfield.
<i>Surgeon</i>, . . .	. George A. Otis, Springfield.
<i>Assistant-Surgeon</i> , .	. Samuel Camp, Great Barrington.
<i>Chaplain</i>, . . .	. Miles Sanford, Adams.
<i>Sergeant-Major</i> , . .	. Henry C. Dwight, Northampton.
<i>Drum-Major</i>, . . .	. Richard Bond, Springfield.
<i>Hospital Steward</i> , .	. George E. Fuller, Palmer.
<i>Quartermaster</i> , . .	. William H. Tyler, 2d, Adams.
<i>Quartermaster-Sergeant</i> ,	. George W. Bowker, Adams.
<i>Commissary-Sergeant</i> ,	. Johnson J. Ellis, Lynn.

Companies raised at large, principally in Hampden, Hampshire, Franklin and Berkshire Counties.

Captains.

S. C. Vance, Indianapolis, Indiana.	Lucius F. Thayer, Westfield.
Adin W. Caswell, Gardner.	R. Ripley Swift, Chicopee.
William A. Walker, Greenfield.	Henry A. Hubbard, Ludlow.
Timothy W. Sloan, Amherst.	Horace K. Cooley, Springfield.
Gustavus A. Fuller, New York.	Charles D. Sanford, Adams.

First Lieutenants.

M. H. Spaulding, Northampton.
P. W. McManus, Davenport, Iowa.
Joseph H. Nutting, Greenfield.
Amr'l R. Dennison, Amherst.
John W. Trafton, Albany, New York.
John W. Moore, Tolland.
Peter S. Bailey, Springfield.
Edward K. Wilcox, Springfield.
George Warner, Springfield.
William H. H. Briggs, Adams.

Second Lieutenants.

Edwin C. Clark, Northampton.
Lovell H. Horton, Athol.
William F. Barrett, Greenfield.
John S. Aitcheson, Chicopee.
Luther Bradley, Lee.
James H. Fowler, Westfield.
Frederick C. Wright, Northampton.
C. W. Goodale, Wilbraham.
W. C. Hunt, Springfield.
Henry C. Dwight, Northampton.

The Twenty-Seventh is known as the Second Western Regiment, having been recruited at Camp Reed, Springfield, from the four western counties. It left its camp for Annapolis, on the 2d of November. It is officered by gentlemen who have received their military education in the school of the Massachusetts Volunteer Militia. The Twenty-Seventh makes the fifth regiment of Massachusetts men attached to General Burnside's Division.

T W E N T Y - E I G H T H R E G I M E N T .

FIELD AND STAFF.

<i>Colonel,</i> . . .	William Monteith, New York.
<i>Lieutenant-Colonel,</i> .	Maclelland Moore, Boston.
<i>Major,</i> . . .	George W. Cartwright, Boston.
<i>Adjutant,</i> . . .	Charles H. Sanborn, Boston.
<i>Quartermaster,</i> .	Addison A. Hosmer, West Boylston.
<i>Surgeon,</i> . . .	Patrick O'Connell, Boston.
<i>Assistant-Surgeon,</i> .	George W. Snow, Chelsea.
<i>Sergeant-Major,</i> . .	Levi C. Brackett, Boston.

Companies raised at large.

Captains.

Andrew P. Carraher, Lynn.	John A. McDonald, Holden.
Lawrence P. Barrett, Boston.	John Riley, Boston.
Andrew J. Lawler, Boston.	Alexander Blaney, Natick.
John H. Brennan, Boston.	George F. McDonald, Boston.
Samuel Moore, Boston.	John J. Cooley, Milford.

First Lieutenants.

Humphrey Sullivan, Cambridge.
 John Ahern, Milford.
 Hugh P. Boyle, Boston.
 James Magee, Boston.
 James McArdle, Boston.
 James O'Keefe, Worcester.
 Benjamin F. Bartlett, Chelsea.
 William Mitchell, Boston.
 Moses J. Emery, Boston.
 James Magner, New York.

Second Lieutenants.

Jeremiah W. Coveney, Cambridge.
 Josiah F. Kennison, Boston.
 John Killian, Roxbury.
 Florence Buckley, Natick.
 William H. Flynn, Boston.
 John Carleton, Boston.
 Nicholas J. Barrett, Worcester.
 Alexander Barrett, Boston.
 James Devine, Boston.
 E. H. Fitzpatrick, New Bedford.

This regiment is composed chiefly of men of Irish birth. It is the only regiment raised under the State authority now remaining with us. It has been in camp at Cambridge since September 23d. It is ready now for service, and will doubtless receive marching orders early in January. Colonel Monteith is from New York. He served in one of the regiments of that State during the three months term. Lieutenant-Colonel Moore has been for many years connected with the militia of this State. He commanded a company in the Massachusetts Eleventh, and was ordered home for promotion in the Twenty-Eighth. The regiment is in good condition, and is anxious to be at the seat of war.

T W E N T Y - N I N T H R E G I M E N T .

FIELD AND STAFF.

<i>Colonel</i> ,	Ebenezer W. Pierce, Freetown.
<i>Lieutenant-Colonel</i> , . .	Joseph H. Barnes, Boston.
<i>Major</i> ,	Charles Chipman, Sandwich.

Companies raised in Boston, Sandwich, Lowell, Lynn, East Bridgewater, Plymouth, Charlestown, Freetown and Taunton.

Captains.

Israel N. Wilson, Billerica.	William D. Chamberlain, Lynn.
Samuel H. Doten, Plymouth.	Willard D. Tripp, Taunton.
Lebbeus Leach, East Bridgewater.	Charles T. Richardson, Pawtucket.
Thomas W. Clarke, Boston.	Henry R. Sibley, Charlestown.

First Lieutenants.

Charles Brady, Sandwich.
 John B. Collingwood, Plymouth.
 Abram A. Oliver, Lynn.
 James H. Osgood, Jr., Boston.
 N. D. Whitman, East Bridgewater.
 Ezra Ripley, Cambridge.
 Joshua Norton, 3d, Boston.
 John A. Sayles, Somerset.
 Freeman A. Taber, New Bedford.
 Daniel W. Lee, Charlestown.
 Alfred O. Brooks, Boston.

Second Lieutenants.

Henry A. Kern, Sandwich.
 Thomas A. Mayo, Plymouth.
 John E. Smith, Lynn.
 William T. Keen, Boston.
 Wm. B. Hathaway, E. Bridgewater.
 Thomas H. Adams, Boston.
 George H. Taylor, Cambridge.
 Thomas H. Husband, Taunton.
 William D. Corlew, Somerville.
 Charles D. Browne, Boston.

I have already spoken of this regiment and of its peculiar formation. Seven of the companies composing it have been at Fortress Monroe since the return of the Third and Fourth Regiments of three months men last May. They were formed into a battalion under command of Captain Barnes. The three new companies recently recruited which are to join the battalion, and thus make a regiment, to be known as the Twenty-Ninth Massachusetts, will leave for Fortress Monroe about the 6th of January.

F I R S T B A T T A L I O N O F I N F A N T R Y .

Stationed at Fort Warren, Boston Harbor.

FIELD AND STAFF.

<i>Major</i> ,	Francis J. Parker, Boston.
<i>Quartermaster</i> , . . .	George W. Pearson, Boston.
<i>Adjutant</i> ,	Charles K. Cobb, Boston.

Companies A, Hingham; B, Concord; C, Boston; D, Gloucester; E, Braintree.

Captains.

L. Stephenson, Jr., Hingham.
 George L. Prescott, Concord.
 Cephas C. Bumpus, Braintree.

Jonathan Pierce, Boston.
 James P. Draper, Boston.

First Lieutenants.

Charles A. Dearborn, Jr., Salem.
 Cyrus Tay, Woburn.
 Joseph Austin, Somerville.
 J. A. Cunningham, Gloucester.
 Josiah C. Fuller, Plymouth.

Second Lieutenants.

Nathaniel French, Jr., Hingham.
 Isaiah F. Hoyt, Beverly.
 Robert Hamilton, Boston.
 Stephen Rich, Gloucester.
 Lyman B. Whiton, Hingham.

This battalion was raised with special reference to garrison duty at Fort Warren, in Boston Harbor, and for guarding the political and war prisoners placed there. Captains Stephenson and Bumpus had command of companies in the Fourth Regiment M. V. M., at Fortress Monroe. Captain Prescott commanded the Concord company of three months men in the Fifth Regiment M. V. M., and was in the battle of Bull Run. The five companies comprising this battalion are of choice material. It is stationed at Fort Warren.

SPECIAL COMPANIES OF SHARPSHOOTERS.

FIRST COMPANY.

Captain, . . . John Saunders, Salem.
1st Lieutenant, . . . William Gleason, Lexington.
2d Lieutenant, . . . John C. Gray, Salem.

SECOND COMPANY.

Captain, . . . Lewis E. Wentworth, Salem.
1st Lieutenant, . . . Charles D. Stiles, Salem.
2d Lieutenant, . . . Alvan A. Evans, Salem.

The first company of Sharpshooters was recruited at Lynnfield. Most of the men have the telescopic rifle, and they are among the best practised shots in the State. The company is not attached to any regiment, but is stationed on the Upper Potomac, in General Lander's Brigade. It left for the seat of war September 3d. The second company was recruited also at Lynnfield, and attached to the Twenty-Second Regiment, with which it now remains. Is well officered and equipped. Much praise is due to Hon. Mr. Northend, of Salem, for his assistance in recruiting these two companies.

FIRST REGIMENT OF CAVALRY.

FIELD AND STAFF.

<i>Colonel</i> ,	Robert Williams, Virginia.
<i>Lieutenant-Colonel</i> , . .	Horace Binney Sargent, West Roxbury.
<i>Major</i> ,	Greeley S. Curtis, Boston.
<i>Major</i> ,	John H. Edson, Boston.
<i>Major</i> ,	William F. White, Somerville.
<i>Regimental-Adjutant</i> , .	— — — — —
<i>Regimental-Quartermaster</i> ,	Lucius W. Knight, Boston.
<i>Surgeon</i> ,	James Holland, Westfield.
<i>Assistant-Surgeon</i> , . .	Oscar C. De Wolf, Chester.
<i>Battalion Quartermasters</i> ,	{ Edward A. Brackett, Winchester.
	{ Milton R. Bowen, Dorchester.
<i>Chaplain</i> ,	William C. Patterson, Dedham.

Captains.

Marcus A. Moore, Waltham.	Samuel E. Chamberlain, Cambridge.
Henry L. Higginson, Boston.	David B. Keith, Boston.
Atherton H. Stevens, Cambridge.	Caspar Crowninshield, Boston.
William Gibbs, Waltham.	James H. Case, Bridgewater.
Lucius Richmond, North Bridgewater.	Lucius M. Sargent, Jr., W. Roxbury.
Oren R. Shaw, Boston.	T. Lawrence Motley, Roxbury.

First Lieutenants.

Charles E. Rice, Brighton.
Greenleaf W. Batchelder, Boston.
Walter Miles, Charlestown.
Charles F. Adams, Jr., Quincy.
Edward R. Merrill, Boston.
Moses F. Webster, Boston.
Rufus D. Hills, New Bedford.
Channing Clapp, Boston.
Freeman H. Shiverick, N. Bridgewater.
Benjamin W. Crowninshield, Boston.

Second Lieutenants.

Horace N. Weld, Boston.
Myron C. Pratt, Holyoke.
Arnold A. Rand, Boston.
John G. Thayer, Waltham.
George F. Jennings, Boston.
H. Pelham Curtis, Boston.
— — — — —
— — — — —
— — — — —
— — — — —

This splendid regiment was ordered to be raised September 3d, and was sent to Camp Brigham, Readville. The officers of cavalry companies in the militia took an active part in its formation. Colonel Williams, of the regular army, one of the most accomplished cavalry officers in the service, was detailed to command it. This regiment left for the seat of war by detachments; the first being sent forward December 25th, the second December 27th, and the third on Sunday, December 29th. Colonel Williams was ordered to proceed with his command to Annapolis, and he was to report for orders to the Adjutant-General of the United States. The ultimate destination of this regiment has not yet been made public.

ARTILLERY BATTERIES.

No. 1.

<i>Captain,</i>	.	.	.	Josiah Porter, Cambridge.
<i>Senior 1st Lieutenant,</i>	.	.	.	William Henry McCartney, Boston.
<i>Junior 1st Lieutenant,</i>	.	.	.	Jacob Henry Sleeper, Boston.
<i>Senior 2d Lieutenant,</i>	.	.	.	Jacob Federhen, Boston.
<i>Junior 2d Lieutenant,</i>	.	.	.	Robert L. Sawin, Boston.
<i>Staff-Sergeant,</i>	.	.	.	J. W. B. Wright, Boston.
<i>Staff-Sergeant,</i>	.	.	.	John B. McCartney, Boston.

Chiefs of Pieces, (with rank of Sergeant,)—1st, J. B. Barnes; 2d, James Sinclair; 3d, Charles W. French; 4th, Joseph Marear; 5th, M. W. Adams; 6th, O. S. Snell.

Gunners, (with rank of Corporal,)—1st, George E. Lawrence; 2d, Thomas J. Covell; 3d, William H. Skimmings; 4th, William Caswell; 5th, Reuben P. Charter; 6th, J. W. Kenny.

Chiefs of Caissons, (with rank of Corporal,)—1st, Thomas H. Daley; 2d, George Blake; 3d, John W. Chase; 4th, M. Green; 5th, Asa Smith; 6th, Henry Williams.

Clerk, John W. Bell.

No. 2.

<i>Captain,</i>	.	.	.	Ormond F. Nims, Boston.
<i>Senior 1st Lieutenant,</i>	.	.	.	John W. Wolcott, Roxbury.
<i>Junior 1st Lieutenant,</i>	.	.	.	—————
<i>Senior 2d Lieutenant,</i>	.	.	.	George G. Trull, Boston.
<i>Junior 2d Lieutenant,</i>	.	.	.	Richard B. Hall, Boston.
<i>1st Sergeant,</i>	.	.	.	Lowell A. Chamberlin.
<i>Quartermaster-Sergeant,</i>	.	.	.	Alden N. Norcross.
<i>Guidon,</i>	.	.	.	Charles H. Senter.
<i>Ordnance-Sergeant,</i>	.	.	.	Frank J. Whitcher.

Chiefs of Pieces, (with rank of Sergeant,)—Frank J. Whitcher, Warren K. Snow, Augustus B. Burwell, Henry P. Cheever, Orlando C. Harvey, Edwin K. Russell.

Gunners, (with rank of Corporal,)—Joseph S. Knowlton, Francis E. Howe, Edwin A. Andrews, William W. Jordan, Converse F. Livermore, Joseph W. Greenleaf.

Chiefs of Caissons, (with rank of Corporal,)—William Kane, Frederick A. Bellows, Joseph Ackerman, Charles F. Sherman, Lucian A. Hodgdon, S. S. Lincoln.

No. 3.

<i>Captain,</i>	.	.	.	Augustus P. Martin, Boston.
<i>Senior 1st Lieutenant,</i>	.	.	.	Caleb C. E. Mortimer, Charlestown.
<i>Junior 1st Lieutenant,</i>	.	.	.	Valentine M. Dunn, Charlestown.
<i>Senior 2d Lieutenant,</i>	.	.	.	Phillips H. Tyler, Charlestown.
<i>Junior 2d Lieutenant,</i>	.	.	.	William Marland, Andover.
<i>Sergeant-Major,</i>	.	.	.	Aaron F. Walcott.
<i>Quartermaster-Sergeant,</i>	.	.	.	James A. Hill.

Chiefs of Pieces, (with the rank of Sergeant,)—1st, T. M. Cargill; 2d, C. E. Presby; 3d, B. B. Brown; 4th, P. B. Foster; 5th, P. H. Tyler; 6th, C. H. Stodder.

Gunners, (with the rank of Corporal,)—1st, T. B. Osgood; 2d, P. W. Goliff; 3d, J. B. Wheeler; 4th, W. H. Prescott; 5th, W. H. Thompson; 6th, W. H. Nichols.

Chiefs of Caissons, (with the rank of Corporal,)—1st, O. C. Richards; 2d, H. A. Haynes; 3d, C. A. Follett; 4th, H. W. Fisher; 5th, George E. Tyler; 6th, Charles L. Lord.

Artificers,—1st, C. C. Smith; 2d, Warren Prescott; 3d, D. L. Plummer; 4th, B. McNeil; 5th, S. D. Wallis.

Guidon, William F. Steer.

Wagoner, William H. Follett.

Clerk, William M. Nassau, Jr.

No. 4.

<i>Captain</i> ,	Charles H. Manning, Salem.
<i>Senior 1st Lieutenant</i> , . . .	Frederic W. Reinhardt, Boston.
<i>Junior 1st Lieutenant</i> , . . .	Joseph R. Salla, Boston.
<i>Senior 2d Lieutenant</i> , . . .	Henry Davidson, Salem.
<i>Junior 2d Lieutenant</i> , . . .	George W. Taylor, Salem.

No. 5.

<i>Captain</i> ,	Max Eppendorff, New Bedford.
<i>Senior 1st Lieutenant</i> , . . .	George D. Allen, Malden.
<i>Junior 1st Lieutenant</i> , . . .	John B. Hyde, New Bedford.
<i>Senior 2d Lieutenant</i> , . . .	Robert A. Dillingham, New Bedford.
<i>Junior 2d Lieutenant</i> , . . .	Charles A. Phillips, Salem.

The first, second and third batteries are commanded by men who were officers in the First Light Artillery, Major Cook, and performed three months service. They are probably as completely equipped and as well officered as any of the same arm in the volunteer service.

The First, Captain Porter, was recruited at Camp Cameron, and was sent to Washington October 3d. In the grand review of artillery which took place near the Capitol about the first of November, General McClellan complimented Captain Porter and his command very highly. This battery is stationed near Washington.

The Second Battery, Captain Nims, was recruited at Camp Wollaston, in Quincy, and was known as Cobb's Battery. It was ordered to the seat of war August 8th. It was stationed near Baltimore, and formed part of the brigade which did so much good service in Accomac and Northampton Counties in Eastern Virginia. On its return from the expedition, it went back to its old camp near Baltimore, where it now is.

The Third Battery was recruited at Lynnfield, by Captain Dexter H. Follett, and was attached to the Twenty-Second Regiment. It proceeded to Washington with that regiment, October 7th. It is stationed on the Virginia side of the Potomac, in close proximity to the regiment to which it is attached. Since its departure from the State, Captain Follett has resigned his command, and his successor has not yet been appointed.

The Fourth Battery is attached to General Butler's command. It was recruited at Camp Chase, Lowell. The Section of Artillery, of Salem, Captain Manning, formed its nucleus. The battery sailed from Boston in the Constitution, for Ship Island, La., November 21st.

The Fifth Battery was recruited at Lynnfield, and was afterwards ordered to Camp Massasoit, Readville, whence it was ordered to Washington on the 25th of December, to report for orders to General McClellan. This battery is the only one which has left the State without a full and complete equipment. Everything was furnished except the horses, which Quartermaster-General Meigs, U. S. A., preferred to supply at Washington. The company is well officered, and is composed of the very best material.

In giving this hasty sketch of our Regiments, Battalions, Batteries and Companies, enlisted for three years and now absent from the Commonwealth, I have doubtless omitted many important facts, and passed over many names which should properly have been made prominent. It was not my purpose, however, to enter into details. Were I to do so, with such a mass of facts as are accumulated in this office, this Report would be swelled into a large volume.

It is proper also to state in this connection, that there have been in most of these commands a great many changes of officers since they left the Commonwealth. The preceding rosters show, as far as corrections were possible, who are now in command. To give a full list of the changes would confuse rather than instruct. This will be readily admitted when I inform your Excellency that sixteen hundred and twelve commissions have been issued from this office since the 15th of April last.

While our troops have been organized and sent forth to the battle-field, I have given much care and attention to the

descriptive rolls of our companies and regiments, causing them to be made out carefully by the several commanders, and deposited in this office. We have, therefore, the name, residence, age, occupation, and date of muster of nearly every man from this State in the volunteer service. These rolls have already been of great value in furnishing evidence to the cities and towns, to enable them under the State law to distribute relief money to families of the soldiers, and they will be of still greater value hereafter.

The following tables, compiled from these rolls, show the number of men which each city and town in the Commonwealth has already furnished; also the number furnished by each county and by other States :

Cities and Towns.	Commissioned Officers.	Privates.	Cities and Towns.	Commissioned Officers.	Privates.
BARNSTABLE COUNTY.			BERKSHIRE COUNTY.		
Barnstable,	—	10	Adams,	10	192
Brewster,	—	—	Alford,	—	—
Chatham,	—	4	Becket,	—	9
Dennis,	—	2	Cheshire,	—	9
Eastham,	—	1	Clarksburg,	—	2
Falmouth,	—	3	Dalton,	—	14
Harwich,	—	2	Egremont,	—	3
Orleans,	—	3	Florida,	—	3
Provincetown,	—	1	Great Barrington,	3	49
Sandwich,	3	76	Hancock,	—	2
Truro,	—	—	Hinsdale,	—	16
Wellfleet,	—	3	Lanesborough,	—	2
Yarmouth,	—	3	Lee,	1	74
	3	108	Lenox,	1	4
Total,		111	Monterey,	1	16

Cities and Towns.	Commissioned Officers.	Privates.	Cities and Towns.	Commissioned Officers.	Privates.
BERKSHIRE— <i>Con.</i>			BRISTOL— <i>Con.</i>		
Mount Washington, . . .	—	—	Easton,	5	100
New Ashford,	—	3	Fairhaven,	—	15
New Marlborough, . . .	—	5	Fall River,	10	386
Otis,	—	6	Freetown,	—	21
Peru,	—	3	Mansfield,	3	84
Pittsfield,	4	91	New Bedford,	11	280
Richmond,	—	4	Norton,	1	14
Sandisfield,	—	5	Pawtucket,	3	88
Savoy,	—	2	Raynham,	3	53
Sheffield,	1	14	Rehoboth,	—	13
Stockbridge,	—	23	Seekonk,	—	4
Tyringham,	—	9	Somerset,	2	22
Washington,	—	9	Swanzy,	1	9
West Stockbridge, . . .	—	4	Taunton,	15	394
Williamstown,	—	34	Westport,	—	8
Windsor,	—	7		59	1,681
	21	614	Total, 1,740		
Total, 635			DUKES COUNTY.		
BRISTOL COUNTY.			Chilmark,	—	1
Acushnet,	—	2	Edgartown,	—	—
Attleborough,	4	153	Tisbury,	—	—
Berkley,	—	11		—	1
Dartmouth,	—	3	Total, 1		
Dighton,	1	21			

Cities and Towns.	Commissioned Officers.	Privates.	Cities and Towns.	Commissioned Officers.	Privates.
ESSEX COUNTY.			ESSEX— <i>Con.</i>		
Amesbury,	3	89	Rowley,	2	40
Andover,	4	153	Salem,	45	489
Beverly,	4	144	Salisbury,	2	28
Boxford,	—	20	Saugus,	—	33
Bradford,	—	20	South Danvers,	3	209
Danvers,	8	256	Swampscott,	2	30
Essex,	—	32	Topsfield,	—	34
Georgetown,	—	61	Wenham,	—	37
Gloucester,	3	254	West Newbury,	2	35
Groveland,	—	29		148	4,134
Hamilton,	—	18	Total, 4,282		
Haverhill,	18	322	FRANKLIN COUNTY.		
Ipswich,	5	116	Ashfield,	—	8
Lawrence,	16	420	Bernardston,	—	9
Lynn,	13	531	Buckland,	2	22
Lynnfield,	—	14	Charlemont,	—	17
Manchester,	—	62	Colrain,	—	12
Marblehead,	6	206	Conway,	—	20
Methuen,	3	98	Deerfield,	—	31
Middleton,	—	25	Erving,	1	29
Nahant,	—	3	Gill,	—	13
Newbury,	1	25	Greenfield,	7	72
Newburyport,	6	213	Hawley,	—	7
North Andover,	—	32	Heath,	—	2
Rockport,	2	56			

Cities and Towns.	Commissioned Officers.	Privates.	Cities and Towns.	Commissioned Officers.	Privates.
FRANKLIN— <i>Con.</i>			HAMPDEN— <i>Con.</i>		
Leverett,	—	8	Holyoke,	1	79
Leyden,	—	3	Longmeadow,	—	18
Monroe,	—	3	Ludlow,	1	24
Montague,	—	37	Monson,	—	24
New Salem,	—	23	Montgomery,	—	2
Northfield,	1	32	Palmer,	2	34
Orange,	—	17	Russell,	—	15
Rowe,	—	7	Southwick,	—	14
Shelburne,	1	40	Springfield,	21	246
Shutesbury,	—	7	Tolland,	1	10
Sunderland,	—	11	Wales,	—	9
Warwick,	—	23	Westfield,	5	96
Wendell,	—	22	West Springfield,	1	38
Whately,	—	7	Wilbraham,	1	38
	12	482		35	845
Total,		494	Total,		880
HAMPDEN COUNTY.			HAMPSHIRE COUNTY.		
Agawam,	—	7	Amherst,	3	71
Blandford,	—	7	Belchertown,	1	35
Brimfield,	—	22	Chesterfield,	—	7
Chester,	—	14	Cummington,	5	5
Chicopee,	2	123	Easthampton,	—	15
Granville,	—	23	Enfield,	—	11
Holland,	—	2	Goshen,	—	7

Cities and Towns.	Commissioned Officers.	Privates.	Cities and Towns.	Commissioned Officers.	Privates.
HAMPSHIRE— <i>Con.</i>			MIDDLESEX— <i>Con.</i>		
Granby,	—	10	Billerica,	1	33
Greenwich,	—	4	Boxborough,	—	7
Hadley,	—	59	Brighton,	3	56
Hatfield,	—	18	Burlington,	—	9
Huntington,	—	25	Cambridge,	34	502
Middlefield,	—	4	Carlisle,	—	9
Northampton,	10	153	Charlestown,	9	369
Pelham,	—	6	Chelmsford,	—	22
Plainfield,	—	3	Concord,	1	32
Prescott,	—	8	Dracut,	—	24
South Hadley,	—	9	Dunstable,	—	1
Southampton,	—	13	Framingham,	3	33
Ware,	1	51	Groton,	4	64
Westhampton,	—	10	Holliston,	3	113
Williamsburg,	—	36	Hopkinton,	—	75
Worthington,	—	15	Lexington,	1	43
	15	575	Lincoln,	—	9
Total, 590			Littleton,	—	15
			Lowell,	24	844
MIDDLESEX COUNTY.			Malden,	4	127
Acton,	3	47	Marlborough,	8	236
Ashby,	—	14	Medford,	4	49
Ashland,	—	29	Melrose,	3	46
Bedford,	1	26	Natick,	4	158
Belmont,	—	3	Newton,	4	90

Cities and Towns.	Commissioned Officers.	Privates.	Cities and Towns.	Commissioned Officers.	Privates.
MIDDLESEX— <i>Con.</i>			NANTUCKET COUNTY.		
North Reading,	—	37	Nantucket,	1	7
Pepperell,	2	42		1	7
Reading,	—	79	Total,		8
Sherborn,	—	12			
Shirley,	—	32	NORFOLK COUNTY.		
Somerville,	6	84	Bellingham,	—	17
South Reading,	2	163	Braintree,	1	46
Stoneham,	—	118	Brookline,	6	50
Stow,	—	21	Canton,	—	30
Sudbury,	—	10	Cohasset,	—	14
Tewksbury,	—	16	Dedham,	3	112
Townsend,	—	41	Dorchester,	10	216
Tyngsborough,	—	5	Dover,	—	5
Waltham,	5	192	Foxborough,	3	57
Watertown,	6	61	Franklin,	—	28
Wayland,	—	9	Medfield,	—	16
West Cambridge, . . .	—	10	Medway,	—	78
Westford,	1	35	Milton,	5	47
Weston,	—	6	Needham,	—	19
Wilmington,	—	17	Quincy,	1	146
Winchester,	—	11	Randolph,	—	78
Woburn,	5	114	Roxbury,	23	549
	141	4,200	Sharon,	—	8
Total,		4,341	Stoughton,	4	154
			Walpole,	1	34

Cities and Towns.	Commissioned Officers.	Privates.	Cities and Towns.	Commissioned Officers.	Privates.
NORFOLK— <i>Con.</i>			PLYMOUTH— <i>Con.</i>		
Weymouth,	4	183	Plymouth,	8	180
West Roxbury,	5	54	Plympton,	—	27
Wrentham,	4	90	Rochester,	—	11
	70	2,031	Scituate,	1	47
Total, 2,101			South Scituate,	—	10
			Wareham,	—	107
			West Bridgewater, . . .	2	53
				44	1,363
			Total, 1,407		
PLYMOUTH COUNTY.			SUFFOLK COUNTY.		
Abington,	8	200	Boston,	271	3,880
Bridgewater,	1	57	Chelsea,	7	211
Carver,	1	35	North Chelsea,	—	12
Duxbury,	—	65	Winthrop,	—	8
East Bridgewater, . . .	3	88		278	4,111
Halifax,	2	20	Total, 4,389		
Hanover,	—	28			
Hanson,	—	24	WORCESTER COUNTY.		
Hingham,	4	84	Ashburnham,	4	73
Hull,	—	2	Athol,	2	96
Kingston,	—	14	Auburn,	—	24
Lakeville,	—	15	Barre,	2	32
Marion,	—	6	Berlin,	—	29
Marshfield,	2	24	Blackstone,	2	68
Mattapoisett,	1	12			
Middleborough,	4	44			
North Bridgewater, . . .	7	152			
Pembroke,	—	58			

Cities and Towns.	Commissioned Officers.	Privates.	Cities and Towns.	Commissioned Officers.	Privates.
WORCESTER— <i>Con.</i>			WORCESTER— <i>Con.</i>		
Bolton,	1	19	North Brookfield, . . .	1	34
Boylston,	—	24	Oakham,	—	25
Brookfield,	1	77	Oxford,	3	80
Charlton,	—	29	Paxton,	1	17
Clinton,	2	117	Petersham,	—	11
Dana,	—	11	Phillipston,	—	19
Douglas,	—	37	Princeton,	1	22
Dudley,	—	18	Royalston,	—	42
Fitchburg,	12	212	Rutland,	—	8
Gardner,	—	47	Shrewsbury,	—	40
Grafton,	3	101	Southborough,	—	42
Hardwick,	—	6	Southbridge,	—	37
Harvard,	1	27	Spencer,	2	83
Holden,	4	47	Sterling,	1	36
Hubbardston,	1	33	Sturbridge,	—	32
Lancaster,	1	39	Sutton,	—	40
Leicester,	—	32	Templeton,	5	89
Leominster,	5	115	Upton,	1	41
Lunenburg,	—	35	Uxbridge,	—	41
Mendon,	—	22	Warren,	1	20
Milford,	10	200	Webster,	1	125
Millbury,	—	47	Westborough,	1	67
New Braintree,	—	10	West Boylston,	1	46
Northborough,	1	27	West Brookfield,	—	22
Northbridge,	2	71	Westminster,	—	49

Cities and Towns.	Commissioned Officers.	Privates.		Commissioned Officers.	Privates.
WORCESTER— <i>Con.</i>					
Winchendon,	—	76	Other States,	20	955
Worcester,	37	595	Residence not given, .	—	647
	110	3,464		20	1,602
Total,		3,574	Total,		1,622

Aggregate Statistics of the Three Years Volunteers.

COUNTIES.	Commissioned.	Enlisted Men.	Total.
Barnstable,	3	108	111
Berkshire,	21	614	635
Bristol,	59	1,681	1,740
Dukes,	—	1	1
Essex,	148	4,134	4,282
Franklin,	12	482	494
Hampden,	35	845	880
Hampshire,	15	575	590
Middlesex,	141	4,200	4,341
Nantucket,	1	7	8
Norfolk,	70	2,031	2,101
Plymouth,	44	1,363	1,407
Suffolk,	278	4,111	4,389
Worcester,	110	3,464	3,574
Other States,	20	955	975
Residence not given,	—	647	647
	957	25,218	26,175

It appears by these tables that the whole number of three years volunteers in our several commands is 26,175. Some rolls of the cavalry regiment and lists of recruits not yet received would certainly increase the number to 27,000. To these add the number of three months volunteers as exhibited in preceding tables, and the aggregate shows that since the 16th of April last Massachusetts has armed, equipped and sent to the war 30,736 men, or twice the number of the entire army of the United States one year ago.

Nor does this include six Massachusetts companies organized in Newburyport, West Cambridge, Milford, Lawrence, Boston, and Cambridgeport, which, finding at the time no places in our regiments, received permission on the last of May to join the Mozart Regiment and Sickles Brigade of New York; nor does it include two bodies of men raised by Major-General Butler, in Massachusetts, and in camp at Lowell and Pittsfield; nor the three hundred men in the "Union Coast Guard Regiment" at Fortress Monroe, under command of Colonel Wardrop. These, although not properly Massachusetts organizations, contain about twenty-nine hundred Massachusetts men, and added to the number already given would make a total of 33,636.

Since the commencement of the war 11,000 Massachusetts men have enlisted in the navy, and are now doing service on the decks of our ships. If we add these to the land forces, the grand total of men furnished by this Commonwealth to suppress rebellion and maintain law, will be 44,636.

No allowance is made in the above enumeration for men who have been enlisted in Massachusetts by persons from other States, who opened recruiting stations in our chief cities and towns, and have drawn away many who would otherwise have enlisted in our own companies, and many who thought the persons enlisting them were authorized by this State. It is a low estimate to place at 2,000 the number of Massachusetts men who were thus recruited, and who now swell the quota of New York and other States, while they lessen our own. From obvious reasons of public policy I consider that this outside recruiting should be discouraged, as well by our own State within her borders, as it is by other States within theirs.

The Act passed last May at the extra session of our Legislature, for the relief of families of Massachusetts Volunteers, has proved eminently wise and benevolent. Through the zealous co-operation of the several cities and towns in carrying out its provisions, not only has recruiting been greatly stimulated, but mothers, wives and children have been saved from utter destitution; for there are times when a soldier's pay is delayed, or squandered by his extravagance, and an allowance of a few dollars at once is a greater blessing than ten times the sum in prospective. But it was not surprising that an Act so hastily prepared should have some defects; and as I have had abundant opportunity to observe its practical working, I may be allowed a suggestion to your Excellency. If the Act were so amended that the city or town where the *applicant* resides should furnish the money, much confusion would be saved. As the law is now construed, the city or town where the volunteer resided when enrolled provides for his family; and not only is this residence often hard to ascertain, but in many cases families are deprived of the State aid, because they live at a great distance, while in other cases it is to be feared that there is fraud practised. If a man enlists as a resident of Boston, leaving a wife or mother in Worcester, she must apply for relief to Boston, where she is not known, and she must be at the expense of a journey perhaps without success, for she cannot easily prove in a strange place her identity or the worthiness of her claim. Again, if a claimant has children in the service residing in different towns, to which town shall she apply for relief? or what is to prevent her from drawing from several towns at the same time? although the law only allows for one child. Such cases have frequently come to my notice, and no doubt many more to the State Auditor; so that the liberality of the State is without avail to some persons, and liable to be squandered upon others.

On the 1st of November, Lieutenant-Colonel Browne, Military Secretary, prepared by your Excellency's direction the following letter, of which a copy was forwarded to each of the Colonels commanding Massachusetts Regiments. I have reason to believe that the excellent advice it contains has been productive of much good.

EXECUTIVE DEPARTMENT, BOSTON, }
November 1, 1861. }

Colonel,—I am directed by His Excellency Governor Andrew, to explain to you the following principles by which he desires to be guided in performing the duty of making appointments to vacancies among the commissioned officers of the Massachusetts Volunteer Regiments, which duty is imposed upon him by section third of chapter fifty-seven of the Acts passed at the first session of the thirty-seventh Congress. You are already acquainted with his views upon this subject, but it is deemed advisable to place them in a form in which they may be preserved on record among the official papers of your regiment.

To encourage the enlistment of intelligent and ambitious young men, and to reward merit which has been displayed in active service, he desires that as a general rule all such appointments shall be made by promotion in the regiment in which the vacancies exist. Unless there is some definite reason for acting otherwise, it is desirable that such promotion shall be made according to the principle of seniority in rank; and the relative rank of the commissioned officers of all volunteer organizations in their respective grades is prescribed (by General Order No. 66 of the War Department of the United States,) to be according to the dates of muster into service.

His Excellency desires that the commanding officers of the various Massachusetts regiments shall co-operate with him, in order to enable these appointments to be justly and promptly made. For this purpose he requests that whenever a vacancy shall occur, the commanding officer of the regiment shall prepare a recommendation for filling such vacancy, as well as for filling any other vacancies which would be consequent upon the adoption of such recommendation. This recommendation His Excellency desires to be submitted to the General commanding the Brigade to which the regiment is attached, for his approval to be endorsed thereon, and when so endorsed, to be forwarded to this Department.

Immediate action will be taken upon such recommendations, at the earliest moment after official notice of the existence of the vacancies is received at this Department from the office of the Adjutant-General of the United States Army, from which office they are certified to the Governors of the States, after being reported by the commanding officers of the various regiments agreeably to section third of General Order No. 63 of the War Department of the United States.

In making these recommendations it is desirable that the commanding officer shall adhere to the principle above recited of promotion in the regiment according to seniority of rank, unless there are especial reasons to the contrary; and whenever such reasons exist, (and a recommendation not conformable to that principle is accordingly made,) it is requested

that they shall be fully and specifically stated. Among such reasons may be mentioned acts of extraordinary gallantry, which it is always desired to reward with public commendation, and if possible consistently with justice to others, also with promotion.

If in any instance, the General commanding the Brigade shall decline to endorse approval upon such recommendations, it is respectfully requested that the reasons may be stated why such approval is withheld.

His Excellency further requests that the commanding officers of all Massachusetts regiments in the field, shall, as they may have occasion, report to this Department the condition of their commands, with any suggestions which may occur to them by which the Executive of this Commonwealth may contribute to their comfort, discipline, or efficiency. Constant inquiries are made at this Department concerning our regiments, which can only be answered by instituting such a correspondence. Among the facts which it is particularly desired shall from time to time be stated as changes are made therein, are the names and ranks of the Generals commanding the Brigade and Division to which the regiment is attached, and the post office address of the regiment, and of any detachments from it. In event of the regiment or any portion of it being engaged in battle, it is of great importance that a report of the casualties shall be made immediately to this Department, with full details of the killed, wounded and missing. And generally in event of any death or discharge in the regiment, a report should be made here, in order that the rolls in the office of the Adjutant-General of this Commonwealth may be altered accordingly, and because the official certificate of the fact to this Department may affect the financial disbursements or liabilities of Massachusetts under the Act for the relief of the families of our soldiers, (chap. 222 of Mass. Stat. of 1861,) and otherwise.

In this connection His Excellency wishes to call attention to the applications for pecuniary aid which are made sometimes to the Assistant-Quartermaster of Massachusetts, in New York city, by soldiers of Massachusetts regiments. These applications are preferred by two classes of men—soldiers returning home after being discharged as incompetent for service by reason of sickness or wounds, and soldiers who are either going to or returning from the State on furlough. In the case of the first class His Excellency cannot doubt that in every instance the commanding officers of our regiments take care to secure to their discharged soldiers the pay and allowances provided by law, which are amply sufficient to enable the recipients to reach their homes with speed and comfort—unless they are improvident or careless. But as regards the second class, His Excellency respectfully requests all officers to impress upon Massachusetts soldiers, travelling on furlough, that they have no claim for such relief or support, other than as private citizens

travelling for their own private business, pleasure or convenience; and the same motives of personal pride which would restrain them from asking pecuniary aid if they were clad in civilians' clothing, ought to make them equally reluctant to seek it when they wear the uniform of a soldier. The Assistant-Quartermaster at New York has not, and there is no law authorizing him to have public funds applicable to such purposes. It may be well to bring this fact to the attention of some soldiers applying for furloughs for the purpose of returning to Massachusetts.

It is with much regret that His Excellency feels obliged to allude to this practice, for it detracts from the high reputation which the soldiers of Massachusetts so deservedly have gained, and which it should be a matter of individual pride with them to preserve and increase. It is for the same reason that allusion must be made to another subject. The provisions of chapter 222 of the Massachusetts statutes of 1861 (known as the Soldiers' Families' Relief Act) are too familiar to you to need repetition. That Act instituted a system of public charity towards the needy families of our troops, in dispensing which the municipal authorities of our towns and cities act as the agents of the Commonwealth. For the purpose of correctly auditing these municipal accounts, with a view to reimbursement from the State treasury, the State Auditor has recourse to the descriptive rolls of the various regiments, on deposit in the Adjutant-General's office, as *prima facie* evidence of the facts which they recite, viz.: the name, residence, civil occupation, &c., of the soldier, and the memorandum usually made under the heading of "Remarks," of the number, sex, and relationship of the individuals (if any) depending on him for support, who, according to the terms of the Act, may, in the discretion of the municipal authorities, be made beneficiaries under it. The municipal authorities also look to these rolls as *prima facie* evidence of the entry into United States service of the soldiers whose families apply to them for relief. For these and other reasons it is of the utmost importance that the descriptive rolls should be made out with scrupulous accuracy, and in every instance of recruiting for a regiment in the field, that additional rolls of the new recruits should be deposited, and that all changes whether by death, discharge, desertion, or otherwise, should be promptly notified here as well as to the Federal authorities.

It is with mortification that His Excellency has investigated one instance in which an attempt has been made by a Massachusetts soldier to abuse the benevolent provisions of this Relief Act, by falsifying the return upon his descriptive roll, and it is represented by the chairman of the Board of Alien Commissioners that similar instances, although rare, are yet sufficiently numerous to justify allusion to their occurrence. Detection is in almost every case inevitable, because a soldier's enlist-

ment, name, residence, and family connexions, are matters of fact of which the descriptive roll affords by no means *absolute* evidence. The attempt to deceive is, however, no less criminal, and detrimental to the credit of our service. In the instance to which reference is made, the soldier, being unmarried, was endorsed upon the descriptive roll as having a wife and two children, and was detected in an attempt to persuade a woman of bad character to apply to the municipal authorities of his city for relief under the Act, as being his wife. To her credit she appears to have indignantly rejected the proposal.

Happily such instances for censure are very rare, and it may well be doubted whether a more intelligent and moral body of citizens ever assumed arms, than the thirty thousand soldiers whom Massachusetts, since the 15th of April, has contributed to the armies of the United States. Their conduct in the field has confirmed public confidence in the excellence of the system of society under which they have been reared. They are regarded by the people of Massachusetts with feelings of unalloyed pride, and with a firm assurance that the name of no Massachusetts soldier will ever be reproached for cowardice or disloyalty.

I have the honor to be

Respectfully your obedient servant,

ALBERT G. BROWNE, Jr.,

Lieut.-Col. and Military Secretary.

By order of His Excellency GOVERNOR ANDREW.

The experience of this office shows that a large proportion of the discharged soldiers are sent on with scarcely sufficient money to pay their expenses home, and in this connection, I would respectfully call the attention of your Excellency to the importance of having some place of general rendezvous in this city for the accommodation of soldiers who are left behind by their regiments, and others who are constantly returning home, on furlough, sick, wounded or discharged. Soldiers thus situated call almost every day at this office, who require food, rest and transportation to their towns. They are generally penniless. They have no means of procuring lodging or food. Men belonging to Maine and New Hampshire regiments frequently apply for a meal and lodging. They have no money and have either to crave charity or wander about the streets all night hungry and footsore; or they have to apply at the Police Station houses of the city, where they are quartered with the vicious and degraded. A great deal of suffering has thus been caused to these worthy soldiers of the Union.

New York, Philadelphia and Baltimore have each a soldiers' home, where food and sleeping accommodations are furnished without charge to the weary, sick and suffering soldiers. A similar place of resort is required in Boston. The cost would not be great, and under judicious management its benefits would be incalculable. I regard such a place as an absolute necessity.

Before leaving this subject, I wish to express, in behalf of our poor and wounded men who have passed through New York to and from the seat of war, my thanks for the unceasing vigilance and untiring sympathy, kindness and liberality of Colonel Frank E. Howe, Assistant-Quartermaster in that city. He will long be remembered with gratitude by our Massachusetts soldiers.

I append tables exhibiting the present condition of the Volunteer Militia of this Commonwealth.

Roster of Massachusetts Volunteer Militia, January, 1862.

FIRST DIVISION.

Major-General, Samuel Andrews, Roxbury.—*Division Inspector*, P. Stearns Davis, Cambridge.—*Quartermaster*, Preston A. Ames, Boston.—*Engineer*, John R. Hall, Roxbury.—*Aide-de-Camp*, Henry C. Brooks, Boston.—*Aide-de-Camp*, Joseph L. Henshaw, Boston.—*Judge-Advocate*, Thornton K. Lothrop, Boston.

FIRST BRIGADE.

Brigadier-General, William W. Bullock, Cambridge.—*Brigade Inspector*, Solon Fisher, Boston.—*Aide-de-Camp*, John Federhen, 3d, Boston.—*Engineer*, William J. Faulkner, Boston.

FIRST REGIMENT OF INFANTRY.

Lieut.-Colonel Commanding, Isaac S. Burrell, Roxbury.—*Major*, Thomas L. D. Perkins, Roxbury.—*Adjutant*, George W. Beach, Boston.—*Quartermaster*, Sidney A. Stetson, Boston.—*Paymaster*, John S. Blair, Boston.

Company A, Boston. 4th Lieutenant Linus M. Child, Boston, commanding.
1 Sergeant, 34 Privates.

Company B, Boston. 4th Lieutenant James A. Cook, Boston, commanding.
2 Sergeants, 12 Privates.

Company C, Boston. 3d Lieutenant Thomas L. Wallwork, Boston, commanding.

2 Sergeants, 2 Corporals, 25 Privates.

Company D, Roxbury. 3d Lieutenant George W. Palmer, Roxbury, commanding.

1 Corporal, 35 Privates.

Company E, Boston. 3d Lieutenant Samuel C. Davis, Boston, commanding.
—4th Lieutenant, David Hale, Boston.
2 Sergeants, 29 Privates.

Company F, Boston. 1st Lieutenant William H. Russ, Boston, commanding.
—2d Lieutenant, William A. Clark, Boston.
1 Sergeant, 2 Corporals, 26 Privates.

Company G, Boston. 4th Lieutenant Charles C. Hathaway, Boston, commanding.
1 Sergeant, 2 Corporals, 37 Privates.

SECOND BATTALION OF INFANTRY.

Major, Ralph W. Newton, Boston.—*Adjutant*, Robert C. Nichols, Roxbury.

Company A, Boston. Captain, John C. Whiton, Boston.—1st Lieutenant, Joshua M. Cushing, Boston.—2d Lieutenant, John F. Peirce, Boston.—4th Lieutenant, James C. Laughton, Boston.
4 Sergeants, 2 Corporals, 75 Privates.

Company B, Boston. Captain, Charles O. Rogers, Boston.—1st Lieutenant, Andrew G. Smith, Boston.—2d Lieutenant, Charles H. Allen, Boston.—3d Lieutenant, Edward G. Quincy, Boston.
4 Sergeants, 1 Corporal, 33 Privates.

Company C, Boston. 1st Lieutenant Robert B. Brown, Dorchester, commanding.—3d Lieutenant, Samuel Hichborn, Boston.—4th Lieutenant, John L. Swift, Roxbury.
2 Sergeants, 3 Corporals, 40 Privates.

FOURTH BATTALION OF INFANTRY.

[No Field nor Staff Officers.]

Company A, Boston. 2d Lieutenant Edward M. Dennie, Boston, commanding.—4th Lieutenant, Stephen Cabot, Boston.
1 Sergeant, 2 Corporals, 53 Privates.

Company B, Boston. 1st Lieutenant James R. Gregerson, Boston, commanding.—2d Lieutenant, Isaac Butts, Boston.
1 Sergeant, 2 Corporals, 46 Privates.

FOURTH BATTALION OF RIFLEMEN.

[No Field Officers.]—*Surgeon*, Anthony Rupper, Boston.

Company A, Boston. [No commissioned officers.]
1 Sergeant, 1 Corporal, 21 Privates.

Company B, Boston. 4th Lieutenant Horace T. Rockwell, Boston, commanding.
21 Privates.

FIRST BATTALION OF LIGHT DRAGOONS.

Adjutant, Edmund Train, Cambridge.—*Quartermaster*, Erastus C. Bates, Cambridge.—*Surgeon*, Moses C. Greene, Boston.

Company A, Boston. Captain, Lucius Slade, Boston.—2d Lieutenant, Albert H. Sanborn, Somerville.—4th Lieutenant, George Souther, Boston.
3 Sergeants, 4 Corporals, 95 Privates.

Company B, Boston. Captain, Thomas J. Peirce, Woburn.—1st Lieutenant, Charles T. Stevens, Boston.—2d Lieutenant, John S. Leonard, Boston.
4 Sergeants, 4 Corporals, 103 Privates.

COMPANY OF LIGHT ARTILLERY.—FIRST BRIGADE.

[No Captain. No Lieutenants.]

Quartermaster, Thomas J. Foss, Boston.—*Surgeon*, John P. Ordway, Boston,
1 Sergeant, 3 Corporals, 54 Privates.

COMPANY OF CADETS.—FIRST DIVISION.

Captain, C. C. Holmes, Milton.—*Lieutenant*, A. C. Baldwin, Boston.—*Ensign*, John Jeffries, Jr., Boston.—*Adjutant*, Charles R. Codman, Boston.—*Quartermaster*, Curtis B. Raymond, Boston.—*Surgeon*, Ezra Palmer, Boston.—*First Lieutenants*, J. M. Churchill, Milton; Russell Sturgis, Jr., Boston; G. H. Blanchard, Boston; Charles O. Rich, Boston; Frank Hodgkinson, West Roxbury; William R. Paine, Brookline; George J. Fisher, Brookline.
15 Sergeants, 16 Corporals, 93 Privates.

SECOND BRIGADE.

Brigade Inspector, Richard A. Peirce, New Bedford.—*Brigade Quartermaster*, William C. Lovering, Taunton.—*Aide-de-Camp*, Silas P. Richmond, Freetown.

COMPANY OF DRAGOONS.

[No Return.]

THIRD REGIMENT OF INFANTRY.

[No Return.]

FOURTH REGIMENT OF INFANTRY.

Colonel, Abner B. Packard, Quincy.—*Major*, Horace O. Whittemore, Boston.—*Adjutant*, Henry Walker, Quincy.—*Quartermaster*, William W. Carruth, Boston.—*Paymaster*, William D. Atkinson, Boston.—*Surgeon*, Henry M. Saville, Quincy.—*Surgeon's Mate*, W. Lyman Faxon, Quincy.

Company A, Canton. Captain, Ira Drake, Stoughton.—1st Lieutenant, Henry U. Morse, Canton.—2d Lieutenant, Walter Cameron, Canton.
4 Sergeants, 4 Corporals, 68 Privates.

Company B, Easton. Captain, Milo M. Williams, Easton.—1st Lieutenant, Linton Waldron, Easton.—2d Lieutenant, William E. Bump, Jr., Easton.
2 Sergeants, 2 Corporals, 22 Privates.

Company C, Braintree. Captain, James T. Stevens, Braintree.—1st Lieutenant, Isaac P. Fuller, Braintree.—2d Lieutenant, William M. Richards, Braintree.

2 Sergeants, 4 Corporals, 31 Privates.

Company D, Randolph. Captain, Horace Niles, Randolph.—1st Lieutenant, Otis S. Wilbur, Randolph.—2d Lieutenant, Hiram F. Wales, Randolph.—3d Lieutenant, Charles Howland, Randolph.—4th Lieutenant, Nathan E. Buck, Randolph.

4 Sergeants, 3 Corporals, 1 Musician, 49 Privates.

Company E, Abington. Captain, Charles F. Allen, Abington.—1st Lieutenant, Lewis Soule, Abington.—2d Lieutenant, John W. Mitchell, Abington.—3d Lieutenant, Jerome Washburn, Abington.—4th Lieutenant, Joseph W. Caton, Abington.

3 Sergeants, 4 Corporals, 32 Privates.

Company F, Foxborough. Captain, David L. Shepard, Foxborough.—1st Lieutenant, Moses A. Richardson, Foxborough.—3d Lieutenant, Simeon G. Blandin, Taunton.

3 Sergeants, 3 Corporals, 32 Privates.

Company G, Taunton. Captain, Timothy Gordon, Taunton.—1st Lieutenant, Henry C. Perry, Taunton.—2d Lieutenant, Zaccheus Sherman, Taunton.—3d Lieutenant, Frederick A. Harrington, Taunton.—4th Lieutenant, William R. Black, Taunton.

2 Sergeants, 4 Corporals, 2 Musicians, 20 Privates.

Company H, Quincy. Captain, Edward A. Spear, Quincy.—1st Lieutenant, William S. Glover, Quincy.—2d Lieutenant, William G. Sheen, Quincy.

5 Sergeants, 4 Corporals, 12 Privates.

Company I, Hingham. 1st Lieutenant Charles Sprague, Hingham, commanding.

3 Sergeants, 2 Corporals, 27 Privates.

SECOND DIVISION.

Major-General, William Sutton, Salem.—*Division Inspector,* Daniel Perkins, Salem.—*Quartermaster,* William Saunders, Salem.—*Aid-de-Camp,* William C. Prescott, Salem.—*Aid-de-Camp,* Eben Sutton, Salem.—*Engineer,* Edward G. Parker, Boston.—*Judge-Advocate,* Alfred A. Abbott, South Danvers.

THIRD BRIGADE.

Brigade Inspector, William H. Clemence, Lowell.—*Quartermaster,* Thomas J. Porter, Woburn.—*Aid-de-Camp,* Samuel E. Convers, Lowell.

COMPANY OF LIGHT DRAGOONS, OF THIRD BRIGADE.

1st Lieutenant Frank E. Stanley, Waltham, commanding.—3d Lieutenant, Thomas Farnsworth, Waltham.—4th Lieutenant, Abel W. Sherman, Waltham.

3 Sergeants, 2 Corporals, 28 Privates.

FIFTH REGIMENT OF INFANTRY.

Colonel, Samuel C. Lawrence, Medford.—*Lieutenant-Colonel*, George H. Peirson, Salem.—*Major*, John T. Boyd, Charlestown.—*Quartermaster*, Joseph E. Billings, Boston.—*Surgeon*, Samuel H. Hurd, Charlestown.—*Assistant Surgeon*, William W. Keen, Jr., Philadelphia.

Company A, Concord. 1st Lieutenant Joseph Derby, Jr., Concord, commanding.—2d Lieutenant, Humphrey H. Buttrick, Concord.—3d Lieutenant, Charles Bowers, Concord.

4 Sergeants, 4 Corporals, 50 Privates.

Company B, Somerville. Captain, George O. Brastow, Somerville.—1st Lieutenant, William E. Robinson, Somerville.—2d Lieutenant, Frederick R. Kinsley, Somerville.

3 Sergeants, 4 Corporals, 40 Privates.

Company D, Charlestown. 1st Lieutenant Phineas H. Tibbetts, Charlestown, commanding.—2d Lieutenant, John W. Rose, Boston.—3d Lieutenant, Hannibal D. Norton, Chelsea.—4th Lieutenant, George H. Marden, Jr., Charlestown.

4 Sergeants, 4 Corporals, 31 Privates.

Company E, Medford. Captain, John Hutchins, Medford.—2d Lieutenant, Perry Coleman, Medford.—3d Lieutenant, William H. Patte, West Cambridge.
3 Sergeants, 1 Corporal, 52 Privates.

Company H, Charlestown. Captain, John B. Norton, Charlestown.—1st Lieutenant, Caleb Drew, Charlestown.—2d Lieutenant, Walter Everett, Charlestown.

4 Sergeants, 4 Corporals, 76 Privates.

SECOND BATTALION RIFLEMEN.

Adjutant, James T. Joslin, Marlborough.—*Quartermaster*, Luther H. Farnsworth, Marlborough.—*Surgeon*, William W. Claflin, Marlborough.

Company A, Marlborough. 4th Lieutenant Rufus H. Brigham.
No members.

Company C, Natick. 2d Lieutenant Aaron W. Pray, Natick, commanding.
2 Sergeants, 1 Musician, 13 Privates.

SIXTH REGIMENT OF INFANTRY.

Paymaster, Rufus L. Plaisted, Lowell.—*Surgeon*, Normon Smith, Groton.—*Surgeon's-Mate*, Jansen T. Paine, Charlestown.

Company A, Lowell. 2d Lieutenant Andrew C. Wright, Lowell, commanding.

3 Sergeants, 2 Corporals, 37 Privates.

Company B, Groton. 1st Lieutenant, George F. Shattuck, Groton.—2d Lieutenant, Samuel G. Blood, Groton.—4th Lieutenant, Rodney D. Cragin, Lowell.

3 Sergeants, 4 Corporals, 1 Musician, 37 Privates.

Company C, Lowell. Captain, Albert S. Follansbee, Lowell.—2d Lieutenant, John C. Jepson, Lowell.—3d Lieutenant, Henry H. Wilder, Lowell.

3 Sergeants, 3 Corporals, 33 Privates.

Company D, Lowell. 1st Lieutenant, Charles E. Jones, Lowell.—3d Lieutenant, Samuel C. Pinney, Lowell.—4th Lieutenant, Llewellyn L. Craig, Lowell.

5 Sergeants, 1 Corporal, 33 Privates.

Company E, Acton. 2d Lieutenant George W. Rand, Acton, commanding.—4th Lieutenant, Aaron S. Fletcher, Acton.

3 Sergeants, 3 Corporals, 2 Musicians, 26 Privates.

Company F, Lawrence. Captain, Melvin Beal, Lawrence.—2d Lieutenant, Jerome Cross, Methuen.—3d Lieutenant, Jesse C. Silver, Lawrence.

1 Sergeant, 1 Corporal, 2 Musicians, 23 Privates.

Company H, Lowell. Captain, John F. Noyes, Lowell.—2d Lieutenant, Andrew F. Jewett, Lowell.—3d Lieutenant, Benjamin Warren, Lowell.

2 Sergeants, 2 Corporals, 26 Privates.

Company I, Lawrence. 2d Lieutenant A. Lawrence Hamilton, Lawrence, commanding.—3d Lieutenant, Eben H. Ellenwood, Lawrence.—4th Lieutenant, Eugene J. Mason, Lawrence.

3 Sergeants, 3 Corporals, 20 Privates.

FOURTH BRIGADE.

Brigadier-General, Joseph Andrews, Salem.—*Engineer,* William A. Williams, Chelsea.—*Aid-de-Camp,* Charles H. Almy, Boston.

SECTION OF LIGHT ARTILLERY OF FOURTH BRIGADE, SALEM.

1st Lieutenant Edward Wilson, Salem, commanding.—2d Lieutenant, Stephen W. Mansfield, Salem.—*Surgeon,* Elisha H. Quimby, Salem.

2 Sergeants, 2 Corporals, 28 Privates.

SEVENTH REGIMENT OF INFANTRY.

Colonel, Lyman Dike, Stoneham.—*Lieutenant-Colonel,* Simeon Flint, Salem.—*Adjutant,* Charles M. Maudant, Lynn.—*Quartermaster,* Cyrus Hobbs, Chelsea.—*Paymaster,* Solon O. Richardson, Jr., South Reading.—*Surgeon,* William H. Heath, Stoneham.—*Surgeon's Mate,* John M. Grovesnor, Danvers.

Company A, Salem. Captain, George D. Putnam, Salem.—2d Lieutenant, Robert W. Reeves, Salem.

3 Sergeants, 1 Corporal, 35 Privates.

Company B, Salem. Captain, Edward H. Staten, Salem.—1st Lieutenant, Isaac S. Noyes, Salem.

3 Sergeants, 4 Corporals, 64 Privates.

Company C, Stoneham. Captain, John H. Dike, Stoneham.—1st Lieutenant, Leander F. Lynde, Stoneham.—2d Lieutenant, Darius N. Stevens, Stoneham.—3d Lieutenant, James F. Rowe, Stoneham.

4 Sergeants, 3 Corporals, 2 Musicians, 33 Privates.

Company E, South Reading. 1st Lieutenant Charles H. Shepard, South Reading, commanding.—2d Lieutenant, James D. Draper, South Reading.
4 Sergeants, 76 Privates.

Company G, Haverhill. Captain, Carlos P. Messer, Haverhill.—1st Lieutenant, George J. Dean, Haverhill.—3d Lieutenant, Charles H. P. Palmer, Haverhill.

3 Sergeants, 2, Corporals, 2 Musicians, 51 Privates.

Company H, Salem. Captain, Henry F. Danforth, Salem.—2d Lieutenant, William F. Sumner, South Danvers.—3d Lieutenant, George H. Wiley, South Danvers.—4th Lieutenant, John E. Stone, South Danvers.

2 Sergeants, 2 Corporals, 43 Privates.

EIGHTH REGIMENT OF INFANTRY.

Adjutant, George Creasey, Newburyport.—*Quartermaster*, Ephraim A. Ingalls, Lynn.—*Surgeon*, Bowman B. Breed, Lynn.—*Surgeon's Mate*, Warren Tapley, Lynn.—*Chaplain*, Gilbert Haven, Lynn.

Company A, Newburyport. Captain, Albert W. Bartlett, Newburyport.—1st Lieutenant, George Barker, Newburyport.—2d Lieutenant, Gamaliel Hodges, Newburyport.—3d Lieutenant, Nathan W. Collins, Newburyport.—4th Lieutenant, Edward L. Noyes, Newburyport.

1 Sergeant, 3 Corporals, 52 Privates.

Company B, Marblehead. Captain, Richard Phillips, Marblehead.—1st Lieutenant, Abiel S. Roads, Jr., Marblehead.—2d Lieutenant, Eli V. Bartlett, Marblehead.—3d Lieutenant, William S. Roads, Marblehead.—4th Lieutenant, William Cash, Marblehead.

5 Sergeants, 4 Corporals, 34 Privates.

Company C, Marblehead. 1st Lieutenant, Samuel C. Graves, Marblehead.—2d Lieutenant, Lorenzo F. Linnell, Marblehead.—3d Lieutenant, John Stevens, 2d, Marblehead.—4th Lieutenant, John H. Haskell, Marblehead.

4 Sergeants, 3 Corporals, 50 Privates.

Company D, Lynn. George T. Newhall, Lynn.—1st Lieutenant, Thomas H. Berry, Lynn.—2d Lieutenant, Elbridge Z. Saunderson, Lynn.

3 Sergeants, 4 Corporals, 2 Musicians, 52 Privates.

Company E, Beverly. Captain, Francis E. Porter, Beverly.—2d Lieutenant, Eleazer Giles, Beverly.—3d Lieutenant, Albert Wallis, Beverly.—4th Lieutenant, Moses S. Herrick, Beverly.

4 Sergeants, 4 Corporals, 36 Privates.

Company F, Lynn. Captain, James Hudson, Jr., Lynn.—1st Lieutenant, Edward A. Chandler, Lynn.—2d Lieutenant, Henry Stone, Lynn.—3d Lieutenant, Jeremiah O. Marshall, Lynn.—4th Lieutenant, Matthias N. Snodgrass, 2d, Lynn.

4 Sergeants, 3 Corporals, 1 Musician, 45 Privates.

Company G, Gloucester. 1st Lieutenant David W. Low, Gloucester, commanding.

4 Sergeants, 3 Corporals, 44 Privates.

Company H, Marblehead. Captain Francis Boardman, Marblehead.—2d Lieutenant, Thomas Cloon, Marblehead.—4th Lieutenant, Joseph S. Caswell, Marblehead.

4 Sergeants, 3 Corporals, 1 Musician, 34 Privates.

FIRST BATTALION OF RIFLEMEN.

Quartermaster, Samuel W. Haynes, Newburyport.—*Surgeon,* David L. Ambrose, West Newbury.

Company A, West Newbury. 2d Lieutenant Benjamin H. Wilson, West Newbury, commanding.

1 Sergeant, 4 Corporals, 56 Privates.

Company B, Newbury. Captain, T. Lyman Pearsons, Newbury.—1st Lieutenant, William H. Gould, Newbury.—2d Lieutenant, Thomas B. Robbins, Newbury.—3d Lieutenant, Jacob Rogers, Newbury.


1 Musician, 17 Privates.

Company C, Rowley. 1st Lieutenant Timothy W. Emerson, Rowley, commanding.

5 Sergeants, 4 Corporals, 2 Musicians, 40 Privates.

THIRD DIVISION.

Division Inspector, Charles H. Merriam, Leominster.—*Aid-de-Camp,* William B. Wood, Fitchburg.

[ Major-General Morse, Brigadier-General Ward, and Colonels Decker and Rice, of this Division, having accepted commissions in the Massachusetts three years Volunteers, and Brigadier-General Richmond having died, the command of the Division devolves upon Lieutenant-Colonel Palmer, of Ninth Regiment Infantry.]

FIFTH BRIGADE.

Aid-de-Camp, Harvey B. Wilder, Worcester.—*Engineer,* Andrew McF. Davis, Worcester.

NINTH REGIMENT INFANTRY.

Lieutenant-Colonel, Gilman M. Palmer, Clinton.—*Major,* Christopher C. Stone, Clinton. *Quartermaster,* Marshall Wetherbee, Ashburnham.—*Paymaster,* Daniel P. Ramsdell, Ashburnham.—*Surgeon,* Alfred Miller, Ashburnham.

Company A, Leominster. 3d Lieutenant Andrew B. Osborn, Leominster, commanding.—4th Lieutenant, Joel A. Stratton, Leominster.

1 Corporal, 21 Privates.

Di

Company B, Fitchburg. 2d Lieutenant T. Eugene Miles, Fitchburg, commanding.—3d Lieutenant, George C. Nutting, Fitchburg.
1 Corporal, 31 Privates.

Company C, Clinton. 3d Lieutenant Josiah Alexander, Jr., Clinton, commanding.
3 Sergeants, 3 Corporals, 22 Privates.

Company E, Fitchburg. 3d Lieutenant Thaddeus L. Barker, Fitchburg, commanding.
2 Sergeants, 2 Corporals, 30 Privates.

Company G, Ashburnham. 2d Lieutenant George H. Barrett, Ashburnham, commanding.—4th Lieutenant, James W. Gardner, Ashburnham.
2 Sergeants, 1 Corporal, 28 Privates.

THIRD BATTALION OF INFANTRY.

Major, Edward Lamb, Worcester.—*Quartermaster,* William H. Comstock, Jr., Milford. *Surgeon,* Francis H. Kelly, Worcester.

Companies A, Milford, and B, Worcester. [No returns.]

THIRD BATTALION OF RIFLES.

Adjutant, Arthur A. Goodale, Worcester.—*Quartermaster,* James E. Estabrook, Worcester.—*Surgeon,* Oramel Martin, Worcester.

Companies A, Worcester, B, Holden, and C, Worcester. [No returns.]

SIXTH BRIGADE.

Brigade Major and Inspector, John J. Le Roy, Adams.—*Quartermaster,* David W. McElwain, Adams.—*Aid-de-Camp,* Charles W. Hawks, Northampton.—*Engineer,* Mortimer D. Whitaker, Chicopee.

Company of Cavalry. [No returns.]

TENTH REGIMENT OF INFANTRY.

[No returns.]

FIRST BATTALION OF INFANTRY.

Adjutant, Charles M. Whelden, Pittsfield.—*Quartermaster,* John W. Howland, Pittsfield.—*Surgeon,* S. Leland Miller, Pittsfield.

Company A, Pittsfield. 2d Lieutenant, A. E. Goodrich, Pittsfield.—3d Lieutenant, William H. Cooley, Pittsfield.
4 Sergeants, 4 Corporals, 37 Privates.

Companies B, C, and D, transferred to Tenth Regiment of the Massachusetts Volunteers.

RECAPITULATION.

FIRST DIVISION.

	Officers.	Enlisted Men.	Aggregate.
General and Staff of Division,	7	—	7
General and Staff of First Brigade,	4	—	4
First Regiment of Infantry,	14	216	230
General and Staff of Second Brigade,	3	—	3
Third Regiment of Infantry,	*	*	*
Fourth Regiment of Infantry,	38	354	392
Second Battalion of Infantry,	11	164	175
Fourth Battalion of Infantry,	4	105	109
Fourth Battalion of Riflemen,	2	44	46
First Battalion of Light Dragoons,	9	213	222
Company of Light Artillery,	2	58	60
Company of Light Dragoons,	*	*	*
Company of Cadets,	15	124	138
	109	1,278	1,387

SECOND DIVISION.

General and Staff of Division,	7	—	7
General and Staff of Third Brigade,	4	—	4
Fifth Regiment of Infantry,	24	242	266
Sixth Regiment of Infantry,	24	282	306
General and Staff of Fourth Brigade,	3	—	3
Seventh Regiment of Infantry,	24	337	361
Eighth Regiment of Infantry,	35	407	442
First Battalion of Riflemen,	8	130	138
Section of Light Artillery,	2	32	34
Company of Light Dragoons,	3	33	36
	134	1,463	1,597

* No returns.

The foregoing returns of the Volunteer Militia of the State, made in obedience to a General Order, show, in the First and Second Divisions, an aggregate of about two-thirds the number of the active men reported at the several encampments last year. The companies in the western part of the Commonwealth, constituting the Third Division, in common with those of the other Divisions, contributed largely, of both officers and men, to the

number of Volunteers for the War ; and in consequence of the large extent of territory over which the officers at present commanding are spread, it has not been possible to obtain full returns from them in season for this Report. They will undoubtedly exhibit a proportion similar to those of the other Divisions.

Considering the great number of officers and men belonging to the militia who have entered the three years volunteer regiments, and are now in the service of the United States, the vitality remaining is remarkable. The arms and equipments which these companies had in their armories were taken from them for active use, and have not been replaced. I hope the Master of Ordnance will soon be able to furnish them with the usual equipment allowed by the law. When this is done, the companies will be recruited to the full standard and we shall have the Volunteer Militia in as good condition as ever.

I would suggest in this connection that our militia law be so amended as to allow ten companies of one hundred and one men each, to a regiment ; also that each company have two Lieutenants, instead of four, the present number. This is in conformity with the organization of the regular army and three years volunteers.

With these exceptions, I recommend that no change be made in our militia law. It is believed that Congress will soon pass a law for the organization and discipline of the militia of the several States. Every day we are gaining fresh experience, and it would be well to let our present system remain in operation until the close of the war, when a national system could be inaugurated which would make us in after years invincible in array against the world.

The returns of the assessors of the several cities and towns in the Commonwealth, made in compliance with section 2, chapter 13 of the General Statutes, show the number of *Enrolled Militia* in the State to be, for the year 1861, 157,496 men ; being an increase of 2,107 over the returns of 1860.

The usual militia encampments have been omitted during the past year ; but camps were formed, from time to time, for the discipline, instruction and organization of the volunteer forces previous to their departure from the State.

I respectfully call attention to the fact that many, who were regularly detailed for service at these camps and performed duty faithfully, have as yet received no compensation for their services. They labored hard and incurred considerable expense in drilling and recruiting companies which have since gone to the war, and of which they were acting commanders. For various reasons they were not subsequently commissioned, and not being mustered into the service of the United States, could receive no pay from the United States paymaster. I would suggest that these men be paid by the Commonwealth, and that a claim be hereafter made upon the General Government for reimbursement.

The principal duties performed by officers of the militia, since the outbreak of the rebellion, are as follows:—

April 24.—The Fourth Battalion of Infantry, Major Stevenson, was ordered to Fort Independence, and performed garrison duty until May 21.

April 27.—Brigadier-General W. W. Bullock was placed in temporary command of the Cambridge Arsenal. He was relieved May 2d by Lieutenant-Colonel Holmes, commanding the Cadets, and a guard of Harvard students performed service until May 30.

April 29.—The Second Battalion of Infantry, Major Newton, was ordered to Fort Warren, for garrison duty, and remained until May 21.

May 1.—Major-General Samuel Andrews was placed in command of Forts Warren and Independence; released from duty June 1.

May 11.—Brigadier-General Bullock was ordered to the command of Long Island, Boston Harbor, where the Thirteenth and Fourteenth Irish Regiments, which afterwards were consolidated and formed the Ninth, were stationed. The Camp was discontinued June 12.

May 13.—Brigadier-General E. W. Peirce was ordered to command the troops at Fort Warren, where he remained until May 27.

May 21.—The Fourth Battalion of Rifles, Major Leonard, was ordered to Fort Independence. Major Leonard assumed command of the Fort June 1.

May 27.—Brigadier-General Joseph Andrews was ordered to the command of Fort Warren, and remained until August 21, when he was released from duty.

June 25.—Brigadier-General George H. Ward was placed in command of the troops at the Brook Farm, Worcester. He was subsequently commissioned Lieutenant-Colonel of the Fifteenth Regiment Massachusetts Volunteers.

July 10.—Colonel Lyman Dike was ordered to command the troops in camp at Lynnfield: relieved August 22. He afterwards was placed in command, and performed duty from September 6 to 12.

July 16.—Major-General Augustus Morse was detailed to command the troops in camp at Worcester. He subsequently was appointed to the command of the Twenty-First Regiment Massachusetts Volunteers.

September 12.—Brigadier-General Joseph Andrews was placed in command of Fort Warren, where he remained until September 23. He immediately assumed command of Camp Cameron, Cambridge, where he remained until released from duty November 18.

November 18.—Brigadier-General Bullock assumed temporary command of the troops at Camp Cameron, and remained until November 27.

On the 25th of April, Major-Generals Sutton, Morse, and Andrews, with portions of their respective staffs, were appointed a Board to examine candidates for commissions. Their head-

quarters were at the State House. They were released from duty May 24, having examined during the time they were in session six hundred and forty-one men, thirty-nine of whom were rejected. They performed their delicate trust with fidelity, and their labor has been of much value to the Commonwealth.

On the 24th of July a General Recruiting Station was opened in Boston, and Brigadier-General Bullock was ordered to superintend the business of recruiting for our volunteer regiments, which duty he discharged with ability and success. He was released, and the Recruiting Office discontinued, on the 11th of December. The number of men enlisted by General Bullock and his agents in different cities and towns already returned, is six thousand nine hundred and thirty-six ; and it is believed that the number will be increased by two thousand when all the returns are received. The State is entitled to reimbursement by the General Government for the expenses of the Recruiting Station.

On several occasions during the year 1861, companies were detailed to perform escort duty.

The great increase of business in this department since the commencement of the war, has rendered necessary the employment of four additional clerks and a messenger, the salaries of whom amount in the aggregate to \$2,805.10. During the past year there have been twenty-eight general and six hundred and fifty-one special orders issued from this office, and eleven hundred and eighty-six letters written and recorded. The total number of general orders for the five previous years, is thirty-six, of special orders one hundred and fifty-nine, and of recorded letters six hundred and eleven. About twenty thousand certificates from the descriptive rolls have been written and furnished to families of volunteers and the authorities of cities and towns. The average number of persons visiting this office since the middle of April last is at least one hundred and fifty per day, and one day by actual count there were six hundred and fifty-three.

The appropriations and expenditures for the year 1861 are as follows:—

Appropriation for militia bounty,	\$43,000 00
Drawn,	220 00
Balance,	<u>\$42,780 00</u>
Appropriation for Adj't and Q. M. Gen'l's Dep't,	\$4,630 80
Drawn,	3,303 55
Balance,	<u>\$1,327 25</u>
Appropriation for military accounts,	\$5,500 00
Drawn,	521 50
Balance,	<u>\$4,978 50</u>
Appropriation for office incidentals,	\$350 00
Drawn,	196 73
Balance,	<u>\$153 27</u>
Appropriation for armory rents,	\$11,000 00
[Accounts not yet rendered. Probably the whole appropriation will be required.]	
Appropriation for equipment of troops,	\$25,000 00
Drawn,	24,360 98
Balance,	<u>\$639 12</u>

In the performance of official duties I have frequently visited the different camps in the State, to aid in the recruiting, disciplining and organizing of the volunteer regiments, and also to settle disputes and difficulties arising in appointments and disappointments, and am proud to say that the conduct of officers and men has been on every occasion respectful and soldierlike. Good order, cleanliness and good health have prevailed in the camps, and no serious accidents have occurred.

Before closing this Report, I deem it proper to acknowledge publicly the kind and generous offers of assistance repeatedly made by gentlemen long connected with the militia of the Commonwealth, of whose services I have availed myself on several occasions; and particularly to express my sincere thank

to Colonel Newell A. Thompson and William W. Warren, Esq., of Boston, for their valuable aid in despatching the business of this department during the months of April and May.

To the brave men who have gone forth to meet the ordeal of death in defence of law and liberty, the Commonwealth will ever be grateful. I feel that the narrative of the foregoing pages illustrates but faintly the earnest and lofty spirit of patriotism, of honor, and of devotion to duty, which inspires the citizen soldiers of Massachusetts. They have all shown me kindness and attention which I shall never forget, and which I have endeavored in part to repay by a faithful discharge of my duty to them and theirs.

With much respect, I have the honor to be,
Your Excellency's obedient servant,

WILLIAM CHOULER,
Adjutant-General.

R E P O R T

OF THE

QUARTERMASTER-GENERAL.

FEBRUARY 1ST, 1862.

Commonwealth of Massachusetts.

QUARTERMASTER-GENERAL'S OFFICE, BOSTON, February 1, 1862.

Brigadier-General WILLIAM SCHOULER, *Adjutant-General of the Commonwealth of Massachusetts.*

Sir,—I have the honor to transmit, through you, a Report of the transactions of this Department, to date, for the information of His Excellency the Governor and Commander-in-Chief.

I am, Sir, very respectfully, your obedient servant,

JOHN H. REED,
Quartermaster-General of Massachusetts.

Commonwealth of Massachusetts.

QUARTERMASTER-GENERAL'S OFFICE, BOSTON, {
February 1, 1862. }

To His Excellency JOHN A. ANDREW, *Governor and Commander-in-Chief of the Commonwealth of Massachusetts.*

Sir,—On the 20th of April last I had the honor to receive from your hands the commission of Quartermaster-General of this Commonwealth.

I now beg to report the doings of my office to date.

As soon after the receipt of my commission as practicable, the Military Committee of the Executive Council provided a store-house and store-keeper, for the charge of property belonging to the State appertaining to my department.

From that date, as far as possible, a correct account of all property issued has been kept, a condensed statement of which is annexed, marked [A.]

There are also annexed statements of serviceable property in the State store-house, marked [B.]

Of unserviceable property in said store-house, marked [C.]

Of serviceable property in Cambridge Arsenal, belonging to this department, marked [D.]

Of unserviceable property in said arsenal, marked [E.]

I also append an account of all moneys received, and deposited with the State treasurer by me, for property sold under authority of the Governor and Council, marked [F.]

An account of all warrants drawn in my favor for special purposes, marked [G.]

An account of the disbursement of thirty thousand dollars placed in my hands by order of the Governor and Council, for the payment of various incidental expenses, marked [H.]

The statements [F.], [G.], and [H.], present a detailed account of all the cash transactions which have passed through my hands.

All other expenditures or disbursements have been upon the order or approval of your Excellency and the Council, and the warrants for the same not having passed through my hands, I have no knowledge of the amounts so paid. The report of the Auditor of the Commonwealth will doubtless furnish all the details.

I have the honor to remain, with great respect,
Your Excellency's obedient servant,

JOHN H. REED, *Quartermaster-General.*

31, 1862.

Cap Covers.	1,063	-	-	-	-	-	-	-	1,063
Canvas Shoes.	101	-	-	-	-	-	-	-	101
Leggins.	199	-	-	-	-	-	-	-	199
Zouave Pants.	199	-	-	-	-	-	-	-	199
Zouave Jackets.	98	-	-	-	-	-	-	-	98
Zouave Vests.	98	-	-	-	-	-	-	-	98
Zouave Caps.	98	-	-	-	-	-	-	-	98
Sashes.	98	-	-	-	-	-	-	-	98
Buck Gloves.	1,760	-	-	-	-	-	-	-	1,760
Cross Sabres.	1,200	-	-	-	-	-	-	-	1,200
Cotton Trousers.	-	4,388	-	-	-	-	-	-	4,388
Straw Hats.	-	1,200	-	-	-	-	-	-	1,200
Blue Flannel Jackets.	-	76	-	-	-	-	-	-	76
Blue Flannel Shirts.	-	76	-	-	-	-	-	-	76
Jean Pants.	-	70	-	-	-	-	-	-	70
Panama Hats.	-	76	-	-	-	-	-	-	76

1811-1812

1813-1814

1815-1816

1817-1818



from April 22, 1861, to January

Watering Buckets.	Jack Screws.	Combs.	Hame Straps.	Whips.	Sweat-Collars.	Crowbars.	Sun Capes.	Mess Sets.	Brooms.	Stoves.	Feed Baskets.	Cross Cannon.	Metallic Scales.	Bell Tents.	Marquees.
514	61	45,387	456	396	592	263	2,253	663	222	150	1,481	311	1,204	5	1
-	-	864	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	18	-	-	-	-	-	-
-	-	-	-	-	-	-	1,610	-	-	-	-	-	-	-	-
514	61	46,251	456	396	592	263	3,863	663	240	150	1,481	311	1,204	5	1

TO WHOM ISSUED.	Uniform Coats.	Uniform Pants.	Uniform Hats.	Fatigue Caps.	Great Coats.	Blankets.
To troops mustered into the service of the } United States for three years or the war, }	29,270	7,663	17,816	21,236	34,034	39,891
To troops called out for three months' } service, }	2,301	-	2,213	653	485	908
To volunteer militia called out for service } (in and around Boston and the Harbor,)	-	-	-	14	439	508
7, 1 } disbanded regiments, }	200	-	236	750	918	1,295
o prisoners of war at Richmond, }	-	-	-	-	350	350
o Sanitary Commission and troops in } Kansas and Missouri, by order of the } Governor and Council, }	-	-	2,158	260	1	300
Total issues,	31,771	7,663	22,423	22,913	36,127	43,252

EDULE of Clothing, Camp and G

Wool Trowsers.	Flannel Shirts.	Cotton Shirts.	Flannel Drawers.	Wool Socks.	Shoes.	Cavalry Boots.	Towels.	Tin Cups.	Tin Plates.	Spoons.	Knives and Forks.
32,364	62,072	1,350	60,068	62,053	39,193	1,658	24,751	25,540	25,515	28,136	29,521
2,754	2,421	1,416	1,974	3,016	3,137	-	1,531	2,031	2,994	2,997	3,516
-	700	-	676	676	-	-	-	200	-	-	-
1,044	1,970	-	1,870	1,866	1,170	-	365	300	300	300	300
50	700	-	700	700	350	-	-	-	-	-	-
505	79	6,304	22	1,945	150	-	150	-	-	-	-
37,017	67,942	9,070	65,310	70,256	44,000	1,658	26,797	28,071	28,809	31,433	33,337

Morrison Equipage issued from the

Knapsacks.	Haversacks.	Canteens.	Leather Sheaths.	Rubber Blankets.	Handkerchiefs.	Housewives.	Camp Kettles.	Mess Pans.	Knit Jackets.	Bed Sacks.	Sibley Tents.
27,762	27,945	27,270	17,322	24,533	3,460	1,950	2,151	4,990	3,305	22,848	250
1,460	1,028	2,747	1,520	2,605	1,424	577	129	158	1,267	-	-
388	27	-	-	-	-	-	-	-	-	-	-
844	-	-	-	-	-	-	12	50	750	450	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	224	1	-
30,454	29,000	30,017	18,842	27,138	4,884	2,527	2,292	5,198	5,546	23,299	250

[A .]

Quartermaster-General's Departm

Wall Tents.	Eldredge Tents.	Fremont Tents.	Warner Tents.	Hospital Tents.	Southard Tents.	A. Tents.	Old State Tents.	Boyd Tents.	Baggage Wagons.	Ambulances.	Hospital Wagons.	Axes.	Hatchets.	Picks.	Shovels.	
803	708	130	400	62	50	321	236	60	396	99	44	3,451	3,440	3,288	3,496	20
350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	-	-	-	-	-	80	-	-	-	-	-	12	12	12	12	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1,173	708	130	400	62	50	401	236	60	396	99	44	3,463	3,452	3,300	3,508	20

nt of the State of Massachusetts,

	Cap Letters.	Figures.	Horses.	Harnesses.	Halters.	Picket Posts.	Picket Ropes.	Surcingles.	Spring Punches.	Curry Combs.	Horse Brushes.	Pails.	Lanterns.
888	16,350	23,997	3,365	1,821	1,717	370	51	2,750	358	1,704	1,662	266	1,094
80	-	-	70	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	6	107
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
968	16,350	23,997	3,435	1,821	1,717	370	51	2,750	358	1,704	1,662	272	1,201

Q

Wall Tents.

803

350

-

20

-

-

,173

[B.]

*New Clothing, &c., on hand at Massachusetts Military Equipment Depot,
January 31, 1862.*

578 Fatigue Caps.	14 sets Harnesses, belonging to 1st
372 Uniform Hats.	Mass. Cavalry, and about to be
441 Great Coats.	forwarded to Port Royal, S. C.
1,959 Uniform Coats.	27 Seamless Caps.
683 Trowsers.	13 Neck Ties.
25 Flannel Shirts.	13 Hospital Mess Chests.
2,144 " Drawers.	5 reams Letter Paper.
368 pairs Socks.	3½ M. Envelopes.
410 " Shoes, sewed.	½ " " large size.
216 " " pegged.	487 Pen Holders.
2,828 Knapsacks.	480 Cross Cannon.
2,834 Haversacks.	12,768 Figures.
3,170 Blouses.	909 Letters.
7,433 Wool Blankets, 3,716½ pairs.	27 doz. Blacking.
168 Housewives.	8 5-12 doz. Shoe Brushes.
112 Knives and Forks.	11 pairs Leather Mittens.
115 Spoons.	4 " Handcuffs.
252 Tin Plates.	194 Horse Brushes.
813 Tin Cups.	160 pairs Duck Pants.
6 Canteens.	26 Denim Frocks.
8 Sheaths.	2 Cavalry Saddles.
5 Camp Kettles.	137 Bridles.
435 Mess Pans.	97 Curry Combs.
290 Rubber Blankets.	34 Martingales.
28 Axes.	3 Biting Bridles.
24 Hatchets.	7 Watering "
36 Picks.	4 " " with lariats.
28 Shovels.	37 Balls Wicking.
2,902 Bed Sacks.	1 Barrel Flaxseed.
33 Mess Sets.	40 Crowbars.
241 Cavalry Boots.	64 Undershirts.
1,457 Towels.	5 Wood Rakes.
1,445 Sun Capes.	2 barrels Webbing for Canteens.
352 Cotton Shirts.	Lot of old stoves, boilers, pump
100 Hospital Shirts.	chain, &c.
41 Nose Bags.	4 ullage boxes Soap.

Also, in addition to the above, there are 10 bales English Blankets in store house; 40 bales English Blankets in U. S. bonded warehouse,—being a lot of 5,000 pairs imported through Messrs. J. C. Howe & Co., by order of the Governor and Council.

[C.]

Second-hand Clothing, &c., on hand at Massachusetts Military Equipment Depot, January 31, 1862.

1,691 Wool Blankets.	483 Bedsacks.
1,586 Overcoats.	8 Mess Pans.
2,256 Trowsers.	17 Camp Kettles.
1,047 Uniform Hats.	7 Mattresses.
3,142 Uniform Coats.	552 Tin Cups.
19 Flannel Shirts.	1,204 " Plates.
264 " Drawers.	123 Knives and Forks.
1,614 Canteens.	132 pairs Shoes.
4,779 Knapsacks.	10 " Cavalry Boots.
1,493 Haversacks.	9 Iron Bedsteads.
38 Rubber Blankets.	

[D.]

Serviceable Property at State Arsenal, Cambridge, appertaining to the Quartermaster-General's Department, January 31, 1862.

2 sets Hospital Wagon Harness.	9 Hammers.
4 Wagon Poles.	15 Monkey Wrenches.
35 Swingletrees.	37 Crowbars.
27 Whiffletrees.	1 Picket Rope.
37 Spreaders.	2,621 Tent Pins.
72 Nuts.	56 Mallets.
8 King Bolts.	36 Fremont Tents.
23 Split Rings.	1 Hospital Tent.
153 Split Links.	159 A. Tents.
15 Shackles.	30 Wall Tents.
9 Swingletree Bolts.	3 Eldredge Tents.
3 Wagon Pole Clasp-irons.	10 Warner Tents.
4 Water Buckets.	1 Boyd Tent.
1 Ambulance Whip.	2 Hospital Tents, partially worn, be- longing to the First Mass. Cavalry, and about to be forwarded to Port Royal, S. C.
19 Surcingle.	
28 Hame Straps.	
12 Hatchets.	

In addition to the above, there are in hands of the maker ten ambulances and four hospital wagons belonging to the First Massachusetts Cavalry, and about to be forwarded to Port Royal, S. C.

[E.]

Unserviceable Property at State Arsenal, Cambridge, appertaining to the Quartermaster-General's Department, January 31, 1862.

843 Tent Pins.	23 Tent Tables.
27 Mallets.	8 sets of Poles.
127 Fremont Tents.	32 Picket Posts.
4 Eldredge Tents.	37 Tent Table Wedges.
10 No. 1 Bell Tents.	85 Marquee Tent Pins.
20 No. 2 Bell Tents.	3 Oil Feeders.
1 Bell Tent.	44 Tin Dippers.
9 Marquees.	19 Square Tent Tables.
155 Wall Tents, (cotton.)	25 Horses for Tent Tables.
164 Wall Tents, (linen.)	1 old Baggage Wagon, built for Cobb's
175 Tent Poles.	Battery.

[F.]

Statement of Moneys paid the Treasurer of the Commonwealth of Massachusetts by Brig. General JOHN. H. REED, Quartermaster-General.

DATE.	ON ACCOUNT OF	AMOUNT.
1861.		
Aug. 5th.	Proceeds of sale of lumber on Long Island, Boston Harbor, .	\$60 00
Nov. 18th.	Proceeds of sale of lumber at Camp Schouler, Lynnfield, .	53 00
Dec. 4th.	Proceeds of sale of lumber at Medford, used by 10th Reg't., .	21 00
7th.	Proceeds of sale of lumber at Camp Reed, Springfield, .	200 00
1862.		
Jan. 22d.	Sale of 16 cords of wood at Camp Brigham, 1st Mass. Cav'y, .	68 00
27th.	Proceeds sale of property at Camps Brigham and Massasoit, .	1,164 37
31st.	Sale of fixtures, &c., at Recruiting Rendezvous, Pitts Street, .	84 69
		<u>\$1,651 00</u>

TREASURER'S OFFICE, February 1, 1862.

I certify that the above Statement is correct; the amounts named having been duly received.

(Signed)

HENRY K. OLIVER,
Treasurer of Massachusetts.

[G.]

Commonwealth of Massachusetts in account current with JOHN H. REED Quartermaster-General.

Cr.

1861.	To John H. Reed, bill, Colt's revolvers and ammunition furnished Steamer Cambridge,	\$338 00	1861.	By the following Warrants drawn in my favor:—	\$338 00
May 8.	John H. Reed, bill, hack-hire, transportation of material, postage stamps,	37 00	May 8.	Warrant No. 281,	
11.	John H. Reed, bill, portable cooking stove,	35 50	11.	Warrant No. 290,	37 00
16.	John H. Reed, miscellaneous expenses, (<i>returned Treasurer \$35.50.</i>)	72 40	16.	Warrant No. 297,	35 50
June 6.	warrant drawn to pay John Stearns for horses,	7,500 00	June 6.	Warrant No. 351,	72 40
14.	amount bill paid for transportation, inspection, harness, &c.	33 50	14.	Warrant No. 372, (<i>This warrant was cancelled.</i>)	7,500 00
15.	S. S. Greenleaf's bill, horses for 2d Battery,	10,500 00			
20.	amount drawn to pay officers and men 9th Reg't. M. V.,	4,000 00	15.	Warrant No. 373,	33 50
25.	amount drawn to pay officers and men 12th Reg't. M. V.,		20.	Warrant No. 376,	10,500 00
	Amount of pay-roll,	\$4,864 16		Warrant No. 381,	4,000 00
	<i>Unexpended balance, cancelled on warrant,</i>	135 84			
28.	Cheney & Coleman, for horses, as per requisition,	5,000 00	25.	Warrant No. 389,	5,000 00
July 2.	11th Regiment, rations, \$3,000; officers and men, \$5,000,	25,000 00		Warrant No. 390,	25,000 00
9.	privates Co. M., 3d Reg't M. V. M., as per pay-roll,	8,000 00	28.	Warrant No. 393,	8,000 00
12.	Cheney & Coleman, for horses, as per requisition,	50 00	July 2.	Warrant No. 422,	50 00
Aug. 2.	United States, for regulation pattern clothing,	25,000 00	9.	Warrant No. 444,	25,000 00
	John H. Reed's bill, transportation, material, &c.,	31 64	12.	Warrant No. 447,	31 64
	15th Reg't, uniform of band, (<i>returned Treasurer \$10.</i>)	47 81	Aug. 2.	Warrant No. 490,	47 81
22.	2d Regiment, paid Quartermaster for camp furniture,	480 00		Warrant No. 490,	480 00
24.	John H. Reed, sundries on account of arms and equipments, transportation and miscellaneous,	737 29	22.	Warrant No. 523,	737 29
16.	Cheney & Coleman, for horses,	413 52	24.	Warrant No. 528,	413 52
27.	sundry bills, miscellaneous expenditures,	20,000 00	16.	Warrant No. "P,"	20,000 00
30.	purchase of rifles, sharpshooters, 22d Regiment, (<i>returned Treasurer \$59.</i>)	73 29	27.	Warrant No. 590,	73 29
Oct. 12.	sundry bills, transportation, and miscellaneous regimental expenses,	3,000 00	30.	Warrant No. 605,	3,000 00
	Cheney & Coleman, for horses,	38 22	12.	Warrant No. 647,	38 22
		30,000 00		Warrant No. 651,	30,000 00

Oct.	16.	To John H. Stimpson & Bro., custom house charges N. Y.,	\$59 60	Oct. 15.	By Warrant No. 655, .	\$59 60
	21.	sundry bills, miscellaneous expenditure for regiments,	38 92		Warrant No. 656, .	38 92
Nov.	25.	Cheney & Coleman, for horses,	30,000 00		Warrant No. 677, .	30,000 00
	8.	sundry bills, miscellaneous expenditures for regiments,	47 90	Nov. 2.	Warrant No. 693, .	47 90
	2.	Cheney & Coleman, for horses, .	30,000 00		Warrant No. 706, .	30,000 00
Dec.	26.	Cheney & Coleman, for horses, .	15,000 00		Warrant No. 728, .	15,000 00
	7.	Cheney & Coleman, for horses. Their receipts for for horse keeping, &c., \$5,878 99 less for horses sold, &c., 1,414 00	\$37,867 06			
			4,464 99			
		<i>unexpended balance, cancelled on Warrant,</i>	12,667 95	Dec. 7.	Warrant No. 751, .	55,000 00
	14.	sundry bills, transportation and incidental regimental expenses,	55,000 00			
			30 20	14.	Warrant No. 760, .	30 20
1862.				1862.		
Jan.	3.	John H. Reed, transportation and incidental expenses,	5 39	Jan. 3.	Warrant No. 19, .	5 39
31.	31.	John H. Reed, transportation and incidental expenses,	5 64	31.	Warrant No. 62, .	5 64
			\$270,575 82			\$270,575 82

Boston, February 1, 1862. E. & O. E.

JOHN H. REED, Quartermaster-General.

AUDITOR'S OFFICE, February 1, 1862.

I certify that the above account is correct, the vouchers are complete, and are on file in this office.
(Signed)

LEVI REED, Auditor.

[H.]

DR. *Commonwealth of Massachusetts in account current with JOHN H. REED, Quartermaster-General.* CR.

1862. Jan. 31.		1861.		By cash of Treasurer, by Warrant No. 690, cash of Treasurer, by Warrant No. 740, cash of Treasurer, by Warrant No. 780,	\$10,000 00 10,000 00 10,000 00
		Oct. 31.	Dec. 28.		
To cash paid sundry bills—22d regiment—to date,		\$76 00			
cash paid sundry bills—23d regiment—to date,		838 47			
cash paid sundry bills—24th regiment—to date,		1,709 31			
cash paid sundry bills—25th regiment—to date,		1,716 80			
cash paid sundry bills—26th regiment—to date,		57 55			
cash paid sundry bills—27th regiment—to date,		2,562 79			
cash paid sundry bills—28th regiment—to date,		243 92			
cash paid sundry bills—29th regiment—to date,		32 50			
cash paid sundry bills—Col. Murphy's reg't disbanded,		322 77			
cash paid sundry bills—1st Mass. Cavalry—to date,		16,865 62			
cash paid sundry bills—5th Mass. Battery—to date,		182 83			
cash paid sundry bills—1st Batt. Infantry—to date,		23 30			
cash paid—miscellaneous bills—to date,		613 18			
cash paid sundry expenses on 5,000 blankets imported from England,		240 08			
balance on hand in Shawmut Bank,		\$25,485 12			
		4,514 88			
		\$30,000 00			\$30,000 00

BOSTON, February 1, 1862. E. E.

JOHN H. REED, *Quartermaster-General.*

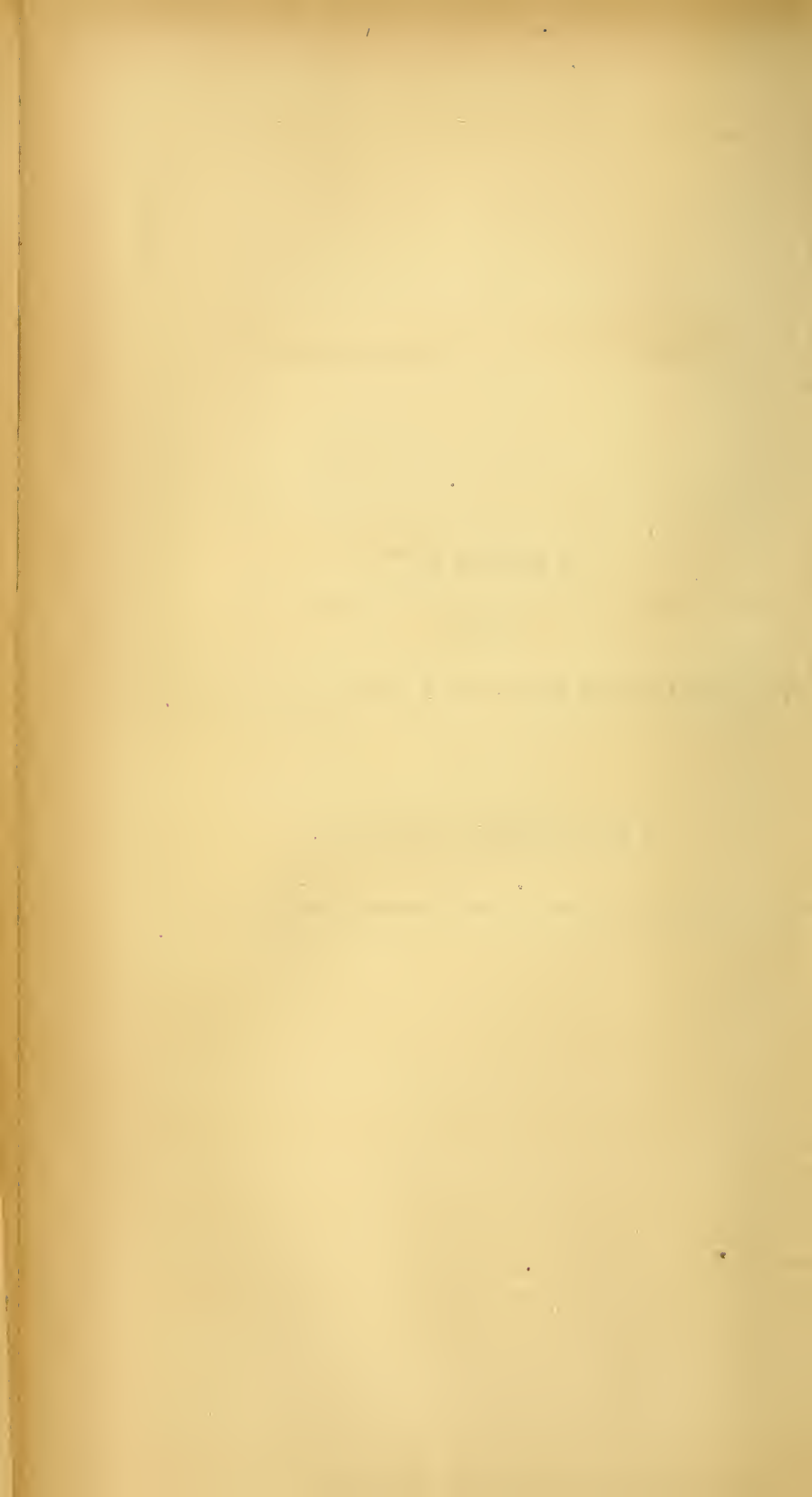
AUDITOR'S OFFICE, February 1, 1862.

I hereby certify that the above account is correct, the vouchers are complete, and are on file in this office.
(Signed)

LEVI REED, *Auditor.*

REPORT
OF THE
SURGEON-GENERAL.

DECEMBER 1ST, 1861.



Commonwealth of Massachusetts.

OFFICE OF SURGEON-GENERAL, BOSTON, }
December 1, 1861. }

To His Excellency JOHN A. ANDREW, *Governor and Com-
mander-in-Chief.*

SIR,—In obedience to an order, received through the Secretary of the Commonwealth, for a full statement of all contracts, expenses, and disbursements in this Department, I have the honor to report, as follows :

The duties of this office were assumed by me on the 16th day of June last. Prior to that time, from the 16th day of April, the medical supervision of the volunteer regiments was under the direction of an informal medical board, assisted by an advisory commission of physicians and surgeons who represented the State as a board of examining surgeons.

No contracts have been made by this Department, as the orders for the construction of ambulances, tents, mess chests, and other supplies for a movable hospital, were made prior to the date of my commission.

The three months volunteers were furnished with their supplies on the order of your Excellency, through the Adjutant-General.

The regiments mustered into the service of the United States were supplied by the order of the Military Committee of the honorable Council, the regulation supply of the army for three months' field service being the standard, with such variations as the Medical Department thought advisable.

The three months volunteers were furnished with the regular army supply of opium and quinine; but our troops, in the opinion of the commissioner appointed by yourself, needing a much less quantity, a part was delivered to the United States by your order, and receipts taken, which are on file.

The regiments enlisted for the full term of service were supplied with half the quantity of opium and quinine, with the exception of the Twentieth, the Surgeon of that regiment making full requisitions for these and other supplies.

In some of the regiments, the amount for field service is below the standard supply of the army regulation—in no case has it ever exceeded. The medicines and surgical instruments of the three months volunteers, not delivered to the United States, have been returned to this Department, and made over to the regiments for three years, as appears by schedule accompanying this Report. All the supplies for hospital use have been of the best quality, and were delivered with a commendable promptness.

The accompanying papers exhibit the amounts supplied whilst in camp, in this State, and for field service for three months.

It is believed, whilst the medicines, instruments, surgical dressings, and hospital stores have been of the best quality, they have been furnished to the Commonwealth at as cheap a rate as if furnished by the United States, and at a less cost, than charged the general government by other States.

Herewith is submitted a schedule of every article for hospital use, delivered to the three months volunteers and to the regiments enlisted for the war.

The whole cost for medicines and hospital stores for all the regiments while in camp in this State, to November 7th, amounts to \$1,862.07.

The cost of the same for three months' outfit, \$8,719.25.

The outfit for surgical instruments, dressings, and furniture, \$12,102.40.

Making for medicines, hospital stores, surgical instruments, dressings, and furniture, the sum total of \$22,441.60, after deducting \$241.92, the amount returned in part by the three months volunteers.

I herewith submit the names of all connected with the service who have reported to this Department for medical aid, and have been transferred to the Massachusetts General Hospital; their names, the date of admission, time of discharge, result, and cost of board.

The amounts generously remitted to the State by the Trustees of this noble institution, to the 7th of November, is \$553.57. A large number, besides those admitted to the hospital, have received at their own homes a gratuitous and ready attendance from medical men of their own selection; and others, able to report here, have received advice, and medicines gratuitously furnished by the State apothecary.

I acknowledge, with gratitude, on behalf of the State, the valuable and ready coöperation of the Resident Physician of the Massachusetts General Hospital with this Department, and the devoted attention of the medical staff of the institution in the care of the sick and of those wounded in the service of their country.

The city of Boston, through the city Physician, has responded in the most prompt and liberal manner to all requisitions for vaccine matter, made by the State, for the use of our regiments.

Prior to the 1st of July, with the exception of a special detail made by the order of your Excellency for the county of Worcester, the services of the inspecting surgeons in the examination of recruits through the State, were a gratuitous and patriotic offering, and no class have made a more cheerful and generous sacrifice than the medical profession of this Commonwealth.

The whole amount, to the 1st of November, paid for examination of recruits and medical attendance, is \$1,732.05.

The Medical Commission of this State, instituted by your Excellency on the order of the honorable Secretary of War, for the examination of candidates for the medical staff, have given a voluntary service to the State. In addition to their labors in the examination of candidates, they have been called together, from time to time, for consultation in matters pertaining to the welfare of the troops; and I have availed myself of their experience and advice as exigencies have occurred; and I make, in

behalf of the State, this public recognition of their important and valuable services.

They are now engaged in the preparation of medical papers for the use and assistance of the medical staff attached to the volunteer force.

All the contributions sent to this Department for hospital use have been faithfully placed in the charge of the surgeons of the different regiments leaving for the seat of war.

The volunteers about leaving will have a generous supply of every thing necessary for the comfort of the sick, and the surplus remaining will be sent to the regiments most in need.

Amid all the distresses incident to the war, it is a cause for thankfulness that our regiments in camp at home, and at the seat of war, have been so generally exempt from the diseases incident to armies.

This result is owing somewhat to the general healthy character of the season—the prudent oversight in the selection of camps—the faithfulness and efficiency of the commissariat—the general intelligence which characterizes the material of our volunteer force; but mainly to the untiring watchfulness and fidelity of the regimental surgeons, and their care and vigilance in all matters pertaining to the hygienic and sanitary condition of the camps.

The attention of all inspecting surgeons was particularly called to the importance of vaccination, and the necessity of thorough protection by re-vaccination in all doubtful cases; and printed forms for the manner of examining recruits have been forwarded to all recruiting stations from this Department.

There has been no prevalent form of epidemic disease in the camps located in our own State, although isolated cases of contagious sickness have sometimes occurred, upon the appearance of which the subjects were removed to a distance from the camps and placed in commodious well-ventilated hospital tents.

The number of cases of acute disease has been unprecedentedly small, and all of a mild type; in fact, there has been a remarkable exemption from all sickness, excepting that resulting from sudden atmospheric change or personal imprudence.

In all suggestions tending to elevate the character of the service and improve the moral and physical welfare of the troops, and in all the recommendations whereby the dread circumstances of war could be alleviated, I have had the cordial coöperation of your Excellency, and beg to remain,

With high consideration and respect,

Your obedient servant,

WM. J. DALE, *Surgeon-General*.

*Account of Medical and Hospital Supplies issued on Orders of Medical Department and Surgeon-General of Massachusetts from
April 16, to November 7, 1861.*

TO WHOM SUPPLIED.		Iron Bedsteads.	Mosquito Bars.	Bed Sacks.	Pillow Ticks.	Pillow Cases.	Sheets.	Towels.	Wool Blankets.	Canvas Bags.	Yards Gutta Percha.	Gutta Percha Bed Covers.	Hospital Knapsacks.	Field Litters.	Mess Chests.	Cook Stoves.	Hospital Stoves.	Medical Supplies while in Camp.	Medical Supplies.	Surgeons' Instruments, Dressings, &c.	Supplies returned by 3 months' Regiments.*	Total.	
1st Regiment Mass. Vol.	20	10	10	10	20	20	20	40	26	2	8	8	2	3	1	1	1		\$97 53	\$225 98	\$459 42	—	\$782 93
2d "	10	10	10	10	20	20	20	40	20	2	8	8	2	3	1	1	1		183 83	346 70	625 27	—	1,155 80
3d "	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		—	225 98	220 80	—	446 78
4th "	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		—	225 98	181 42	—	407 40
5th "	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		—	225 98	189 67	—	415 65
6th "	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		—	225 98	160 42	—	386 40
7th "	10	10	10	10	20	20	20	40	26	2	8	8	2	3	1	1	1		339 97	442 59	442 59	—	782 56
8th "	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		225 98	99 36	353 78	—	890 26
9th "	10	10	10	10	20	20	20	40	20	2	8	8	2	3	1	1	1		341 07	549 19	549 19	—	1,031 02
10th "	10	10	10	10	20	20	20	40	20	2	8	8	2	3	1	1	1		379 45	595 39	595 39	—	963 41
11th "	10	10	10	10	20	20	20	40	20	2	8	8	2	3	1	1	1		365 81	570 40	570 40	—	1,042 63
12th "	10	10	10	10	20	20	20	40	20	2	8	8	2	3	2	1	1		411 79	630 84	630 84	—	1,042 63
13th "	10	10	10	10	20	20	20	40	20	2	8	8	2	3	1	1	1		392 44	607 54	607 54	—	1,028 17
14th "	10	10	10	10	20	20	20	40	20	2	8	8	2	3	1	1	1		393 75	596 75	596 75	—	990 50
15th "	10	10	10	10	20	20	20	40	20	2	8	8	2	3	1	1	1		393 75	596 75	596 75	—	1,063 36
16th "	10	10	10	10	20	26	40	20	20	2	8	8	2	3	1	1	1		72 86	393 75	591 10	—	1,079 78
17th "	10	10	10	10	20	20	40	20	20	2	8	8	2	3	1	1	1		94 93	393 75	598 37	\$26 25	992 95
18th "	10	10	10	10	20	20	40	20	20	2	8	8	2	3	1	1	1		25 58	395 25	598 37	24 42	1,030 59
19th "	10	10	10	10	20	20	40	20	20	2	8	8	2	3	1	1	1		63 51	394 75	596 75	14 45	977 05
20th "	10	10	10	10	20	20	40	20	20	2	8	8	2	3	1	1	1		—	394 75	599 00	14 08	1,143 37
21st "	10	10	10	10	20	20	40	20	20	2	8	8	2	3	1	1	1		164 70	393 75	599 00	—	1,034 52
22d "	10	10	10	10	20	20	40	20	20	2	8	8	2	3	1	1	1		43 02	394 75	596 75	—	828 52
23d "	6	6	6	6	—	6	10	10	10	2	8	8	—	3	1	1	1		19 17	393 75	527 43	111 83	89 24
24th "	10	10	10	10	20	20	40	20	20	2	8	8	2	3	1	1	1		35 89	139 55	—	—	175 44
25th "	10	10	10	10	20	20	40	20	20	2	8	8	2	3	1	1	1		48 20	382 30	527 43	—	957 93
26th "	6	6	6	6	—	6	10	10	10	2	8	8	2	3	1	1	1		122 45	—	—	—	122 45
27th "	10	10	10	10	20	20	40	20	20	2	8	8	2	3	1	1	1		20 19	393 75	527 43	50 89	890 48

28th and 29th Regiments	276	220	227	297	565	561	872	537	53	232	232	50	12	3	28	22	2	\$1,862 07	\$8,719 25	\$12,102 20	\$241 92	\$22,441 60
Mass. Volunteers, . . .	15	-	15	-	-	-	60	30	-	3	-	-	-	-	1	1	-	32 29	-	34 33	-	32 29
1st Reg't Cavalry Vol., . .	-	-	-	-	-	-	-	30	-	-	-	-	-	-	1	1	-	88 06	-	165 67	-	122 39
3d Battalion Rifles, . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3 92	130 46	159 17	-	300 05
1st Bat'ry Art'y, 3 mos., .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	130 46	8 03	-	289 63
1st " " 3 yrs., . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 43	18 00	-	-	27 46
2d " " 3 " . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33 94	10 72	-	-	44 66
3d " " 3 " . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	-
Fort Warren, . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	328 18	-	35 30	-	363 48
Long Island, . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	57 23	-	-	-	57 23
17th and 19th Regim'ts, .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	108 94	-	-	-	108 94
* Camp Schouler, . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17 83	-	-	-	17 83
Fort Independence, . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3d and 4th Reg'ts, Fort	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10 27	-	-	-	10 27
Monroe, Va., . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16 00	-	-	16 00
Saunders Sharpshooters, .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16 65	6 55	-	23 20
Steamer Pembroke, . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 33	-	6 33
Repairing Inst'mts ret'd, .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 87	-	-	-	8 87
Books for Office, . . .	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
On hand, Nov. 7th,† . . .	39	8	-	79	165	77	-	81	8	72	72	12	-	-	2	2	-	-	-	-	-	-
	276	220	227	297	565	561	872	537	53	232	232	50	12	3	28	22	2	\$1,862 07	\$8,719 25	\$12,102 20	\$241 92	\$22,441 60

* Used for the following Regiments—a portion now on hand.

† Not included in footing, \$293.73.

Volunteers who have received treatment in the Massachusetts General Hospital.

N A M E.	Position.	Entered.	Discharged.	Result.	Cost of Board.
George N. Macy,	Corporal Stevenson's 4th Battalion,	May 11,	June 4,	Well,	\$34 29
Jeremiah Martin,	Unknown,	" 12,	May 27,	"	9 64
Charles Cavanaugh,	Recruit from office in North Street,	" 14,	" 27,	"	8 36
Joseph Cooper,	Corporal, Webster Regiment,	" 15,	June 5,	"	13 50
Joshua Kendall,	From Fort Warren,	" 16,	May 19,	Relieved,	1 93
George Barnes,	" Fortress Monroe,	" 29,	" 29,	"	1 00
John St. Clair,	" "	" 29,	June 22,	"	15 43
P. Nelson Gile,	Private, 5th Regiment,	June 5,	July 11,	Well,	23 14
Daniel Whitmore,	" 14th Regiment,*	" 10,	June 29,	"	12 21
David F. Russell,	" 1st "	" 11,	July 16,	"	22 50
Enoch Crocker,	" Clark's "	" 12,	June 12,	Relieved,	1 00
Augustus Carlton,	" "	" 12,	" 12,	"	1 00
W. W. Collier,	" Sampson's Light Guard,	" 14,	" 27,	Well,	8 36
J. L. Ford,	" Captain Gordon's Company,	July 6,	July 6,	"	1 00
James P. Travis,	" Co. D, 20th Regiment,	" 13,	Aug. 16,	"	21 86
Gardner B. Hebbard,	Co. D, 10th "	" 16,	July 24,	"	5 14
James C. Egan,	Co. E, 13th "	" 22,	" 31,	"	5 79
Croel Fairchild,	Private, Co. D, 10th "	" 25,	Aug. 7,	"	8 36
George W. Millard,	" Co. A, 13th "	" 27,	" 17,	Dead,	13 50
William W. Collier,	" Co. A, 20th "	" 30,	" 6,	Well,	4 50
Abraham S. Leach,	" Co. E, 14th "	Aug. 7,	" 24,	"	10 93
John S. Dodge,	" Co. F, 5th "	" 9,	" 16,	"	4 50
William R. Boag,	" Co. K, 1st "	" 9,	" 30,	"	13 50
William A. Beane,	" Co. C, 11th "	" 10,	Oct. 3,	"	34 71
Timothy B. Curran,	" Co. D, 11th "	" 11,	Aug. 30,	"	12 21
George H. Upton,	" Co. D, 17th "	" 12,	Sept. 25,	"	28 28

John D. Andrews,	Private,	Co. I, 1st Regiment,	Aug. 12,	Aug. 13,	Dead,	1 00
Horace I. Tuxbury,	Drummer,	Co. D, 27th " "	" 20,	" 29,	Well,	5 79
John Foster,	Private,	Co. E, 11th " "	" 28,	Sept. 3,	" "	3 86
Herbert Hanley,	Corporal,	Co. G, 20th " "	Sept. 4,	" 8,	Dead,	2 57
Timothy B. Curran,	Private,	Co. D, 12th " "	" 7,	" 16,	Well,	5 79
William F. Stoeve,	"	Follett's Light Battery,	" 11,	" 30,	" "	12 21
Frank C. Brown,	"	Capt. Clarke's Co., 24th Rgt,	" 13,	" 24,	" "	7 07
George P. Reynolds,	"	Wilson's Regiment,	" 21,	Oct. 8,	" "	10 93
Simon Close,	"	22d Regiment,	" 25,	Nov. 13,	" "	11 57
Edward B. Marston,	Corporal,	Co. C, 11th Regiment,	Oct. 4,	Oct. 28,	" "	15 43
James H. Edwards,	Private,	Follett's Battery,	" 6,	Nov. 11,	" "	23 14
John W. Chandler,	"	Co. K, 22d Regiment,	" 7,	" 4,	" "	18 00
Dana H. Maxfield,	"	Co. I, 22d " "	" 7,	" 5,	" "	18 64
Wentworth Hawkins,	"	Co. C, 1st " "	" 14,	" -	" "	23 14
Edward F. Boyle,	Ord. S'g't,	Co. E, 22d " "	" 16,	Nov. 19,	Much relieved,	21 87
James H. Chapman,	Private,	11th " "	" 26,	" 19,	" "	15 43
Charles L. Defosse,	"	Co. D, 15th " "	" 28,	" 19,	" "	14 14
Lewis E. Pemberton,	"	Co. B, 23d " "	Nov. 7,	" -	" "	7 71
John H. Hodgins,	"	5th Battery, 23d " "	" 7,	" -	" "	7 71
William O. Norcross,	Sergeant,	Co. B, 23d " "	" 11,	" -	" "	5 14
William Woodlock,	Private,	28th " "	" 14,	" -	" "	3 21
Martin Dinn,	"	Co. H, 23d " "	" 15,	" -	" "	2 57
Total cost of Board,						\$553 57

* From Encampment at Long Island.

† Remains in Hospital, November 19.

Amount of Expenses in Office of Surgeon-General of Massachusetts.

1861.

July 31.	To salary of surgeon-general, from April 16th to date, .	\$441 76	
31.	To salary of clerk, from June 1 to date,	165 00	
Aug. 8.	To expenses to New York, June, 1861,	\$15 00	
8.	To expense on package,	13	
8.	To expenses to Lynnfield, Camp Schouler, . .	80	
10.	To expenses to Camp Cameron,	70	
12.	To expenses of hack for private of 10th regiment to hospital,	1 00	
14.	To expenses to Camp Cameron,	40	
14.	To expenses of hack for private 2d regiment to hospital,	1 00	
20.	To expenses to Camp Schouler,	1 60	
20.	To expense on package,	38	
28.	To salary of surgeon-general, August, 1861, .	125 00	
28.	To salary of clerk, August, 1861,	90 00	
			236 01
Sept. 9.	To expenses to Camp Schouler,	\$0 80	
11.	To expenses boarding D. Galloup, 15th reg't,	2 40	
12.	To expenses on bundle from Philadelphia, . .	1 50	
17.	To expenses to Camp Schouler,	80	
27.	To expense on package to Lowell,	13	
28.	To expense on blankets from North Andover,	25	
28.	To cleaning carpet in office,	2 50	
28.	To salary of surgeon-general, Sept., 1861, .	125 00	
28.	To salary of clerk, Sept., 1861,	90 00	
			223 38
Oct. —.	To expense on package,	\$0 13	
—.	To expense to Camp Chase,	1 50	
—.	To expense to Readville, Camp Brigham, . .	50	
4.	To expense on box from Haydenville,	75	
7.	To expense on package,	13	
10.	To expenses of surgeon-general to N. York,	12 75	
19.	To expense on bundle and bedstead,	26	
28.	To salary of surgeon-general, October, 1861,	125 00	
28.	To salary of clerk, October, 1861,	90 00	
			231 02
			<u>\$1,297 17</u>

Amount paid Surgeons for Examination of Recruits, &c.

1861.

Aug. 1.	Dr. Joseph N. Bates, Worcester, for examining General Morse's Division,	\$346 56
Sept. 1.	Dr. Calvin G. Page, examining recruits at 14 Pitts Street, July 24 to September,	150 00
	Dr. Hall Curtis, examining recruits at 14 Pitts Street,	150 00
	Dr. Francis Brown, examining recruits at 14 Pitts Street,	150 00
Oct. 1.	Dr. J. F. Harlow, examining, at 14 Pitts Street, September to date,	145 00
	Dr. Anson P. Hooker, examining recruits and the care of regiment at Camp Cameron, September 6 to October 4, 1861,	100 00
	Dr. F. S. Ainsworth, examining recruits at 14 Pitts Street,	120 00
	Dr. P. S. Leaming, New Bedford, examining recruits,	90 00
	Dr. A. B. Hoyt, Gloucester, examining recruits,	50 00
	Dr. Morse, West Cambridge, medical care of troops at Camp Cameron,	5 00
	Dr. Francis Leeland, Milford, examining recruits and medical care of 25th regiment,	125 00
	Dr. O'Kelley, care of private of 22d regiment,	14 00
	Dr. M. C. Green, examining 1st regiment cavalry, M. V.,	44 00
	Dr. J. R. Mansfield, examining 1st regiment cavalry,	21 00
	Dr. Benoni Carpenter, medical care of 29th regiment, Framingham,	86 00
	Dr. E. Huntington, examining recruits,	70 00
	Dr. George A. Otis, Jr., cash paid for medical supplies 27th regiment,	15 49
	Dr. R. T. Davis, Fall River, examining recruits,	50 00
		<hr/> \$1,732 05

*Account of Purchases made on account of Medical Department,
for Hospital use of the Massachusetts Regiments.*

1861.

May 21.	Chase, Brothers & Co., on order of Q. M. G., J. H. Reed.		
	20 iron bedsteads, on order of Military Com-		
	mittee,	\$110 00	
June 24.	10 iron bedsteads, on order of Military Com-		
	mittee,	50 00	
June 28.	100 iron bedsteads and mosquito bars, . . .	550 00	
		<hr/>	\$710 00
	Dale Brothers & Co., on order of Surgeon-General.		
	100 pairs wool blankets, $\frac{6}{8}\frac{4}{4}$,	450 00	
July 15.	Cutter, Tower & Co., on order of Medical Department.		
	Stationery, stamps, &c., since April 20, 1861, . . .	40 69	
Aug. 1.	Chase Brothers & Co., on order of Military Committee.		
	100 iron bedsteads and mosquito bars,	550 00	
	B. F. Taft, Agent, on order of Military Committee.		
	48 litters,	312 00	
Aug. 10.	Rubber Clothing Co., on order of Military Committee.		
	32 hospital knapsacks, \$14,	\$448 00	
	128 Rubber covers, \$2,	256 00	
	128 yards Rubber sheeting, 85c.,	108 80	
	4 $\frac{2}{3}$ yards Rubber sheeting, 75c.,	3 50	
		<hr/>	816 30
Sept. 9.	B. F. Taft, Agent, on order of Surgeon-General.		
	14 stretchers and 1 extra canvas for sample sent.		
Sept. 20.	Chase and Fay, on order of State Storekeeper.		
	50 bedsacks, $\frac{4}{8}$,	\$37 50	
	10 canvas bags,	7 50	
		<hr/>	45 00
Sept. 21.	Whitten, Hopkins & Co., on order of Surgeon-General.		
	70 sheets,	\$35 00	
	55 pillow cases,	11 00	
	35 pillow ticks,	7 00	
		<hr/>	53 00

Sept. 21.	Allen, Lane & Washburn, on order of Surgeon-General.		
	50 pairs wool blankets,	\$300 00	
Sept. 28.	Nathaniel Stevens & Son, on order of Surgeon-General.		
	50 pairs wool blankets,	300 00	
Oct. 16.	Chase & Fay, on order of State Storekeeper.		
	12 drill bags,	9 00	
Oct. 17.	Whitten, Hopkins & Co., on order of Surgeon-General.		
	75 pillow ticks,	\$15 00	
	150 pillow cases,	30 00	
	135 sheets,	67 50	
		<hr/>	112 50
Oct. 28.	Chase Brothers & Co., on order of Surgeon-General.		
	50 iron bedsteads,	250 00	
	Rubber Clothing Co., on order of Surgeon-General.		
	40 Rubber bed-covers,	\$80 00	
	40 yards sheeting, 85c.,	34 00	
	2 hospital knapsacks,	28 00	
		<hr/>	142 00
		<hr/>	\$4,090 49

REPORT
OF THE
MASTER OF ORDNANCE.

DECEMBER 26TH, 1861.



Commonwealth of Massachusetts.

ORDNANCE DEPARTMENT, BOSTON, }
December 26, 1861. }

General WILLIAM SCHOULER, *Adjutant-General of the Commonwealth of Massachusetts :*

SIR,—Herewith I have the honor to present tabular statements, marked from E to N, inclusive, exhibiting the doings of this department from January 1 to December 24, 1861, as nearly as the absence of any very reliable records or accounts permit.

Of the United States rifled and smooth bore muskets on hand, January 1, as per report of that date, and those received from the general government since, amounting together to 19,636, it appears that 18,443 have been issued to troops, sold, or now remain on hand, leaving a deficiency of 1,193 unaccounted for. Many of these have undoubtedly been destroyed, lost and stolen in the various camps in the Commonwealth, and some perhaps are still in the hands of home guards or volunteer companies, notwithstanding orders were issued for the return of them all in June last.

Of rifles there appears to be a surplus of 40, without allowing for a few known to have been lost. This discrepancy can only be accounted for on the supposition that the number reported as loaned to companies in January was incorrect; or perhaps more have been drawn from general government than are credited to them.

Of Enfield rifled muskets 14,700 have been purchased. Of these, 13,185 were issued to troops, and of the balance, all but two are accounted for.

During the past year there have been about 1,200,000 cartridges made at the arsenal, which, with the stock on hand, and those received from the general government, give a total of 1,722,000; of these, 1,084,000 have been issued, leaving now on hand, at the magazine, 638,188.

All of which is respectfully submitted by

CHARLES AMORY,
Master of Ordnance.

[E.]

*Statement of Expenditures in Ordnance Department, from Bills rendered
at the Office.*

BY WHOM SUPPLIED.	ARTICLES.	AMOUNT.
F. B. Crowninshield, . . .	Enfield Rifled Muskets, £46,715 12s. 2d., .	\$223,715 96
F. B. Crowninshield, . . .	Sets Infantry Equipments, £4,931 15s. 11d.,	23,617 83
John M. Forbes & Co., . . .	Marine Insurance on £51,647 8s. 6d., .	2,751 19
South Boston Iron Company,	Guns and Munitions, . . .	30,642 79
Howland & Aspinwall, . . .	1,000 Enfield Rifle Muskets, with cases, . .	27,624 00
Howland & Aspinwall, . . .	1,000,000 Percussion Caps, . . .	1,337 50
Savage Fire Arms Company,	260 Revolvers, with Appendages, . . .	5,200 00
Savage Fire Arms Company,	51,000 Cartridges, for Revolvers, . . .	943 50
Smith Bros. & Co., . . .	25 Revolvers, with Appendages, . . .	320 00
James Boyd & Sons, . . .	3,400 sets Infantry Equipments, . . .	14,660 00
James Boyd & Sons, . . .	Sword Belts, Chest Straps, &c., . . .	149 03
Emerson Gaylord, . . .	4,000 sets Infantry Equipments, . . .	14,601 60
Emerson Gaylord, . . .	1,960 Riflemen's Waist Belts, . . .	2,754 50
Emerson Gaylord, . . .	447 Sword and Horse Artillery Belts, . .	683 47
Emerson Gaylord, . . .	82 Musicians' Scabbards and Belts Rep'ng, .	225 50
Samuel Walker & Co., . . .	25,000 sets Infantry Equipments, . . .	100,197 59
John B. Baker & Co., . . .	17 Saddles and Accoutrements, . . .	1,055 00
John B. Baker & Co., . . .	17 Blankets, &c., . . .	41 50
Bent & Bush, . . .	8 non-Com. Officers' Swords and Belts, . .	160 00
H. N. Daggett, . . .	Musicians' Swords, . . .	690 00
D. H. Sparhawk, . . .	300 Worsted Sashes, . . .	705 36
Horstman Bros. & Allien, . .	72 " " " " " " " " " " " " " " " "	126 00
Elias Howe, . . .	Drums and Fifes, &c., . . .	3,827 14
Russell & Tolman, . . .	Band Instruments, . . .	7,805 75
B. F. Richardson, . . .	" " " " and Bugles, . . .	6,329 00
P. S. Gilmore, . . .	" " " " " " " " " " " " " " " "	2,396 00
Alonzo Bond, . . .	" " " " " " " " " " " " " " " "	121 75
B. A. Burdett, . . .	" " " " " " " " " " " " " " " "	1,183 00
C. C. Clapp & Co., . . .	Drums, Fifes and Bugles, . . .	232 75
Joseph L. Bates, . . .	" " " " " " " " " " " " " " " "	175 74
Ames Manufact'ing Company,	900 Sabre Bayonets, . . .	4,059 50
Ames Manufact'ing Company,	1,500 Studs for Sabre Bayonets and fitting,	750 00
Ames Manufact'ing Company,	200 Horse Artillery Sabres, . . .	1,053 00
Ames Manufact'ing Company,	3 Bronze Cannon, . . .	2,671 00
Ames Manufact'ing Company,	500 Shot and Shell, James', . . .	1,281 50
Ames Manufact'ing Company,	500 Cannon Cartridges, . . .	344 70
Ames Manufact'ing Company,	Sergeants' and Musicians' Swords, . . .	2,748 30
A. G. Fay, Potter & Co., . .	396 kegs Cartridge Powder, . . .	3,280 00
William Read & Son, . . .	Pistol Cartridges and Caps, . . .	55 50
S. & A. M. Sawyer, . . .	174 Patent Shell, . . .	870 00
F. H. Bowen, . . .	2,000 Friction Primers, . . .	36 00
Massachusetts State Prison,	123,450 Minnie Balls (Moulding,) . . .	164 58
Massachusetts State Prison,	200 dozen Brushes, . . .	400 00
Mason & Bradford, . . .	92,772 Minnie Balls, . . .	645 63
Oriental Powder Company,	358 kegs Cannon Powder, . . .	1,593 50
T. Otis LeRoy & Co., . . .	759,000 Minnie Balls, . . .	4,416 00
William P. Kellogg, . . .	500,000 Percussion Caps, . . .	550 00
Elmer Townsend, . . .	Accelerating Cannister, . . .	306 00
Cambridge Arsenal, . . .	Labor on Cartridges, . . .	3,376 80
Cambridge Arsenal, . . .	Balance of Pay-Roll, . . .	4,185 13
Dale, Bros. & Co., . . .	1 bale Red Flannel, for Cartridges, . .	110 40
Peter C. Jones, . . .	797 reams Cartridge Paper, . . .	258 25
Dalphon Osgood, . . .	850 Boxes, for Cartridges, . . .	369 00
William C. Knowlton, . . .	100 " " " " " " " " " " " " " " " "	48 00
Amount carried forward, . . .		\$507,846 24

Statement of Expenditures in Ordnance Department—Continued.

BY WHOM SUPPLIED.	ARTICLES.	AMOUNT.
	Amount brought forward, . . .	\$553,911 11
A. W. Pollard, . . .	1 Flag and Guidon, . . .	97 00
F. T. Somerby, . . .	Painting at General Recruiting Office, . . .	39 81
J. Walcott, . . .	Ornamenting Drum for 16th Regiment, . . .	5 00
Ham & Dodge, . . .	Work on Battery Wagons, . . .	153 46
Watson & Bisbee, . . .	Rammers and Sponges, for Batteries, . . .	109 45
Lillie & Smith, . . .	Sponge and Wool Skins, . . .	29 00
Seth H. Hatch, . . .	Work on Harnesses, . . .	40 00
George W. Berry, . . .	33 Boxes, for 2d Battery, . . .	39 00
Qualey & Cogan, . . .	32 pairs Leather Handles, 2d Battery, . . .	6 80
Thomas Wright, . . .	20 Tin Cans, " . . .	15 50
Brown & Lovell, . . .	Lumber for Targets, " . . .	201 18
J. Coline, . . .	Repairs on Artillery Wagons, " . . .	3 00
Howe & French, . . .	Tools, Stores, &c., for Forges, " . . .	58 72
Tirrell & Sons, . . .	Lumber and Labor on Targets, " . . .	19 97
Eben. Foss, . . .	Carting, " . . .	8 00
Henry G. Pratt, . . .	Lumber and Carting, " . . .	98 38
Charles Newcomb, . . .	Labor on Targets, " . . .	92 83
C. E. Haynes, . . .	2 Copper Magazines, " . . .	320 70
C. W. Cobb, . . .	Tools purchased, " . . .	20 00
A. Forbush, . . .	100 pounds Grease, " . . .	10 00
Hittinger, Cook & Co., . . .	Making Tools, " . . .	132 77
Allen & Noble, . . .	12 Brass Pad Locks, " . . .	13 50
Joshua Brewster, . . .	Horse Shoes and Shoeing, " . . .	144 00
J. T. Croft, . . .	Repairs on Battery Wagons, " . . .	223 24
R. B. H. Gould, . . .	Making Tools, " . . .	33 75
T. K. Very, . . .	Horse Shoes and Nails, 2d Battery, . . .	126 00
Joseph W. Greenleaf, . . .	12 Lanyards and Hooks, 2d " . . .	8 04
Shelton & Cheever, . . .	Leather Cushions and Whips, 2d Battery, . . .	340 00
Daniel Emerson, . . .	Rammers, Sponges, &c., for Batteries, . . .	474 84
H. E. Brown, . . .	Labor and Sundries, 2d Battery, . . .	88 80
Hassam Bros., . . .	Emery Cloth and Rotten Stone, 2d Battery, . . .	48 00
James A. Hill, . . .	Labor on Harnesses, " . . .	12 00
Brooks & Darling, . . .	2 quires Emery Cloth, " " . . .	1 00
Henry P. Trask, . . .	Whips, Surcingle and Stirrups, 2d B., . . .	297 50
Joseph F. Paul, . . .	24 Cannon Tompions, 2d Battery, . . .	5 18
Bricket, Dennison & Co., . . .	1 keg Wheel Grease, " . . .	8 24
E. W. Pike, . . .	Storage of Gun Carriage, 2d " . . .	5 00
Philo Shelton, Jr., . . .	Towing Target and Flag Staff, 2d Battery, . . .	44 57
Thomas Hollis, . . .	5 gallons Neat's Foot Oil, " " . . .	7 39
Otis Munroe, . . .	120 Oat Bags, " " . . .	16 80
Frothingham, Fisher & Co., . . .	Sponges, Soap and Medicines, " " . . .	91 53
Henry Taylor & Co., . . .	25 dozen Surcingle, and 10 dozen Curry Combs, &c., 2d Battery, . . .	261 64
J. J. Adams & Co., . . .	12 dozen Army Horse Brushes, 2d Battery, . . .	108 00
R. H. Goodwin, . . .	Army Horse Shoes and Shoeing, 1st " . . .	94 39
Horace N. Weld, . . .	Labor at Armory on Guns, 1st Battery, . . .	22 61
Charles H. Wiswell, . . .	" " " " " " . . .	32 00
W. W. Sawyer, . . .	Re-setting Tires and Repairing Carriages, . . .	105 85
Dodge, Gilbert & Co., . . .	Sundries for Batteries, . . .	130 79
Henry A. Hall & Co., . . .	244 Rubber Water Pails, for Batteries, . . .	353 07
Bigelow Bros. & Kennard, . . .	16 Field Glasses, " " . . .	273 50
E. A. G. Roulstone, . . .	Thumb Stalls, Frogs, Shoulder Belts, Scabbards, &c., . . .	538 20
William R. Schaefer, . . .	Inspecting 101 Rifles, . . .	10 00
Goodyear Rubber Company, . . .	4,000 Rubber Tompions, . . .	60 00
Warren Fisher & Co., . . .	8 gallons Sperm Oil, . . .	13 52
Manchester Print Works, . . .	6 Rammers and Sponges, . . .	24 00
A. J. Croft, . . .	Repairs on Gun Carriages, 2d Battery, . . .	16 25
C. A. Cummings, . . .	Repairs on Sabres and Rifles, . . .	37 50
Cash, . . .	Sundry bills, for Batteries, . . .	55 66
	Amount carried forward, . . .	\$559,538 04

Statement of Expenditures in Ordnance Department—Concluded.

BY WHOM SUPPLIED.	ARTICLES.	AMOUNT.
	Amount brought forward,	\$559,538 04
Joseph West & Co.,	1 dozen Screw Drivers, for 5th Battery,	2 50
E. & F. King & Co.,	Oils, Paints, &c., for Arsenal,	22 77
Oliver W. Bayley,	Cleaning and Repairing 957 Enfields,	212 94
A. Sylvester & Co.,	Cleaning and Repairing 100 Muskets,	100 00
		<hr/> \$559,876 25
<i>Office expenses from May to October 5th.</i>		
Salary of Master of Ordnance,	\$391 67	
Clerk Hire,	1,158 24	
Telegraphing and Advertising,	77 34	
Hack hire to October 1st,	110 35	
Stationery and Postages,	309 33	
		<hr/> 2,046 93
<i>Office expenses from Oct. 5th to Dec. 24th.</i>		
Clerk Hire,	\$463 10	
Telegraphing,	4 01	
Stationery and Postages,	58 01	
		<hr/> 525 12
		<hr/> \$562,448 30

The balance of Transportation has been paid by the Quartermaster-General.

TABULAR STATEMENT—*Ordnance and Ordnance*

REGIMENT.	MUSKETS WITH BAYONETS, APPURTENANCES AND SPARE NIPPLES.			Harper's Ferry Rifles with Sable Bayonets and Ap- purtenances.	Screws and small parts for repair of Arms and Equipments.	Sergeants' and Musicians' Swords.	Sword Belts and Plates.
	Springfield, Rifled.	Springfield, Smooth Bore.	Enfield, Rifled.				
Mozart, (N. Y.),	-	-	-	-	-	-	-
First,	960	-	-	-	Lot.	16	16
Second,	-	-	960	-	-	60	60
Seventh,	-	-	960	-	-	4	4
Ninth,	-	960	-	-	-	34	34
Tenth,	-	-	960	-	-	34	34
Eleventh,	-	960	-	-	-	34	34
Twelfth,	-	-	960	-	Lot.	60	60
Thirteenth,	-	-	960	-	-	34	34
Fourteenth,	-	960	-	-	Lot.	34	34
Fifteenth,	680	960	-	-	Lot.	34	34
Sixteenth,	-	-	972	-	Lot.	59	59
Seventeenth,	-	960	-	-	-	34	34
Eighteenth,	-	960	-	-	-	34	34
Nineteenth,	-	-	960	-	Lot.	34	34
Twentieth,	-	-	890	-	Lot.	34	34
Twenty-first,	-	960	760	191	-	34	34
Twenty-second,	-	-	960	-	Lot.	59	59
Twenty-third,	-	-	960	-	-	34	34
Twenty-fourth,	950	-	3	-	-	34	34
Twenty-fifth,	-	-	960	-	Lot.	59	59
Twenty-sixth,	960	-	-	-	Lot.	34	34
Twenty-seventh,	-	-	960	-	-	34	34
Twenty-eighth,	-	-	960	-	-	34	34
Massachusetts Battalion, 8 companies, .	72	490	-	95	-	10	10
First Battalion Massachusetts, 5 companies,	-	480	-	-	-	15	15
First Sharpshooters,	-	-	-	-	-	-	-
Second Sharpshooters.	-	-	-	-	-	1	1
Totals,	3,622	7,690	13,185	286	-	887	887

Of the 960 smooth bore Muskets issued to the Fifteenth, 460 Muskets, 432 Bayonets, and a ve

The 960 smooth bore Muskets issued to the Twenty-first, it is hoped will be returned with the

Of the 960 Enfield Rifled Muskets issued to the Twenty-fourth, 957 Muskets with 905 Ba

have been returned in very bad order, and are being repaired.

Stores furnished by the Commonwealth of Massachusetts to Troop

Riflemen's Waist Belts with Plates and Frogs for Sabre Bayonets.	Cartridge Boxes.	Cartridge Box Plates.	Cartridge Box Belts.	Cartridge Box Belt Plates.	Waist Belts.	Waist Belt Plates.	Bayonet Scabbards and Frogs.	Percussion Cap Pouches.	Gun Slings.	Sergeants' Sashes.	
-	148	148	148	148	148	148	148	148	216	-	1
-	960	960	960	960	960	960	960	960	960	16	20
-	-	-	-	-	50	50	-	-	-	14	70
-	960	960	960	960	1,009	1,009	960	960	960	14	25
-	960	960	960	960	984	984	960	960	960	14	
-	960	960	960	960	1,009	1,009	960	960	960	14	39
-	960	960	960	960	984	984	960	960	960	14	
-	960	960	960	960	1,010	1,010	960	960	960	14	70
-	960	960	960	960	1,009	1,009	960	960	960	14	50
-	960	960	960	960	1,009	1,009	960	960	960	14	
-	980	980	960	977	1,004	1,024	979	977	970	14	
-	960	960	960	960	1,009	1,009	960	960	960	14	60
-	960	960	960	960	1,009	1,009	960	960	960	14	
-	960	960	960	960	1,009	1,009	960	960	960	14	
-	960	960	960	960	1,009	1,009	960	960	960	14	60
-	956	956	956	956	957	957	966	956	948	13	60
191	960	960	960	960	1,009	1,009	960	960	960	14	
-	960	960	960	960	1,009	1,009	1,056	960	960	14	20
-	960	960	960	960	1,109	1,009	994	960	960	14	20
-	960	960	960	960	984	984	960	960	960	14	52
-	960	960	960	960	1,009	1,009	1,187	960	960	14	20
-	960	960	960	960	1,009	1,109	980	960	960	14	20
-	960	960	960	960	1,009	1,009	960	960	960	14	20
-	960	960	960	960	1,007	1,007	960	960	960	14	25
95	697	697	602	602	602	602	602	697	455	10	2
-	480	480	480	480	480	480	480	480	480	5	
-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	100	100	-	100	-	1	
286	22,461	22,461	22,346	22,363	23,496	23,516	22,752	22,558	22,269	339	63

very few of the appendages, are expected to be returned to the State.

Bayonets and appendages.

Bayonets and pieces of Bayonets, together with five-sixths of the appendages

18ps, (Infantry,) enlisted for Three Years and mustered into the Se

	Cartridges, Minié Ball.	Cartridges, Ball and Buck Percussioned, cal' 69.	Cartridges, Spherical ball, cal' 69.	Percussion Caps.	Side Drums, complete, with sticks.	Drum Slugs with stick carriages.	Drum Heads, extra.	Drum Cords, extra.	Drum Sticks, pairs, extra.	Fifes.	National Flags, silken, with Staves and Sockets.	Regimental Colors, silken, with Staves and Sockets.	Markers' Colors, silk.	Signal Bugles.	Musical Instruments for Bands.	Drum Cords, extra.
000	-	-	-	1,000	3	-	-	-	-	-	-	-	-	-	-	-
000	-	-	-	24,000	10	-	-	-	-	10	-	-	-	-	17	-
000	-	-	-	78,000	10	-	40	10	10	10	-	1	-	10	24	-
000	-	-	-	29,000	10	-	40	10	10	10	1	1	-	-	19	-
-	-	20,000	24,000	10	-	40	-	10	10	10	1	1	-	-	24	-
000	-	-	60,000	10	-	40	10	10	10	10	1	1	-	-	24	-
-	-	25,000	30,000	10	-	40	-	10	10	10	1	1	-	-	24	-
300	-	-	70,000	10	-	40	10	10	10	10	1	1	-	-	24	-
000	-	-	50,000	10	-	40	10	10	10	10	1	1	-	-	24	-
-	25,000	40,000	64,000	10	10	40	10	10	10	10	1	1	-	5	24	-
-	-	60,000	60,000	10	-	40	10	10	10	10	1	1	-	-	21	-
000	-	-	60,000	10	10	40	10	10	10	10	1	1	-	-	24	-
-	25,000	30,000	60,000	10	10	40	10	10	10	10	1	1	-	-	24	-
-	25,000	25,000	25,000	10	10	40	10	10	10	11	1	1	2	2	24	-
000	-	-	25,000	16	11	40	10	10	10	10	1	1	2	2	24	-
000	-	5,000	30,000	10	10	40	10	10	10	10	1	1	2	2	24	-
-	-	25,000	85,000	10	10	40	10	10	10	10	1	1	-	-	24	-
000	-	-	25,000	20	20	80	20	20	-	1	1	2	2	2	24	-
000	-	-	25,000	10	10	20	10	10	10	10	1	1	2	2	24	-
000	-	-	56,200	11	11	20	10	10	-	1	1	2	2	2	24	-
000	-	-	25,000	20	20	80	20	20	-	1	1	2	2	2	23	-
000	-	-	25,000	20	20	80	20	20	-	1	1	2	2	2	24	-
000	-	-	25,000	10	10	40	10	10	10	10	1	1	2	2	24	-
000	-	-	60,000	14	14	24	12	12	10	1	1	2	2	2	24	-
000	-	2,177	7,600	10	10	4	2	2	3	-	-	-	-	-	-	-
-	-	26,028	30,000	5	5	10	5	5	5	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	2	2	8	2	2	-	-	-	-	-	-	-
5,300	75,000	258,205	1,053,800	291	193	966	241	261	202	21	22	20	35	536	-	-

The Equipment for the First Sharpshooters and the arms for the Second were supplied
 Many issues of Muskets and Equipments for drilling troops in Camp, have been made
 and destruction of arms.

Amount, United States.		Gallons, Sperm Oil.		Tin Oil Cans.		Packets Emery and Crocus Cloth.		Camp Colors with Staves.		Storm Flags and Halliards.		Drum Covers, Rubber.		Bats for Drum Majors.		Music and Blank Music Books.		Rifles, Telescopic.		Boxes for Target Rifles.		Files.		Instrument Covers, for Bands.		Trunks for Bands.		Bass Drum Heads and Cords.		Gallons Ware's Lotion, in Cans.		Drum Strain Screws, extra.		Revolvers.	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	5	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	5	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	5	1	48	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	5	1	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	7	2	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	5	1	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	5	1	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	5	1	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	5	1	48	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
1	5	1	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	10	1	96	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	5	1	144	4	1	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	48	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	5	1	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	5	5	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	19	968	4	5	46	2	-	102	102	-	48	2	2	5	59	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

other department.

(not included in above table,) and in every instance there has been great loss

[G.]

Ordinance and Ordnance Stores, issued by the Master of Ordnance, Commonwealth of Massachusetts, to Troops (Artillery) enlisted for three years, and mustered into the service of the United States.

SPECIFICATION.	1st Battery.	2d Battery.	3d Battery.	5th Battery.	Total.
Bronze Field Guns, 6-pounders, smooth bore, . . .	2	—	2	—	4
“ “ “ “ rifled, . . .	2	—	2	4	14
“ “ Howitzers, 12-pounders, . . .	2	—	2	2	6
Gun Carriages, complete, with Limbers, . . .	6	6	6	6	24
Caissons, “ “ “ “ “ “ . . .	6	6	6	6	24
Forge Wagons, complete, with Tools and Stores per U. S. Regulations, . . .	1	2	1	1	5
Battery Wagons, complete, with Tools and Stores per U. S. Regulations, . . .	1	2	1	1	5
Sets 6 Horse Artillery Harness, complete, . . .	14	18	14	14	60
Sets 4 Horse Harness, . . .	—	1	—	—	1
Taupaulins, large, . . .	14	—	20	18	52
Tent Bottoms, (painted canvas,) . . .	—	6	—	—	6
Sets Horse Equipments, complete, . . .	17	17	17	17	68
Non-commissioned Officers' Sabres, . . .	14	8	8	17	47
“ “ “ “ Sabre Belts and Plates, . . .	14	8	8	17	47
Artillery Sabres, . . .	137	150	100	44	431
“ “ Sabre Belts and Plates, . . .	137	150	143	44	474
“ “ Short Swords, . . .	—	—	—	90	90
Waist Belts and Plates, with Sh'der Straps and Frogs, . . .	—	—	—	92	92
Guidons, (silk,) with Staves and Sockets, . . .	1	1	1	1	4
National Flags, (silk,) with Staves and Sockets, . . .	1	—	1	1	3
Camp Colors, with Staves, . . .	4	6	4	4	18
Sponges and Rammers, for 6-pounder Guns, . . .	4	12	8	4	28
Bristle Sponges and Rammers, for 6-pounder Guns, . . .	2	6	2	4	14
Sponges and Rammers, for 12-pounder Howitzers, . . .	2	—	4	4	10
Sponge Covers, . . .	6	18	12	12	48
Worms and Staves, for 6-pounder Guns, . . .	4	6	4	4	18
“ “ “ “ for 12-pounder Howitzers, . . .	2	—	2	2	6
Handspikes, . . .	18	18	18	18	72
Prolongs, . . .	6	6	6	6	24
Sponge Buckets, . . .	6	6	6	6	24
Tar Buckets, . . .	12	12	12	12	48
Gunners' Pincers, . . .	6	6	6	6	24
Tow Hooks, . . .	12	18	12	18	60
Thumb Stalls, . . .	24	35	24	24	107
Priming Wires, . . .	24	24	12	12	72
Lanyards and Hooks, . . .	12	12	12	12	48
Felling Axes, with handles, . . .	6	6	6	6	24
Shovels, long handled, . . .	6	6	6	6	24
Pick Axes, with handles, . . .	6	6	6	6	24
Crow Bars, . . .	3	3	3	3	12
Hammers, . . .	2	2	2	2	8
Hatchets, . . .	2	2	2	2	8
Tompions and Straps, . . .	8	12	6	6	32
Vent Covers, . . .	6	6	6	6	24
Tube Pouches and Belts, . . .	12	12	12	12	48
Gunners' Haversacks, . . .	12	12	12	12	48
Screw Drivers, . . .	—	—	—	12	12
Vent Pouches, . . .	6	6	6	6	24
Pendulum Hausses, . . .	6	—	—	—	6
Linstocks, . . .	6	—	6	6	18
Slow Match, (yards,) . . .	50	50	50	50	200

Ordnance and Ordnance Stores—Continued.

SPECIFICATIONS.	1st Battery.	2d Battery.	3d Battery.	5th Battery.	Total.
Pole Yokes, spare,	-	3	3	3	9
Port Fires,	-	75	-	-	75
Cannon Sights, (pairs,)	4	6	4	4	18
Rubber Watering Buckets,	50	69	69	56	244
Feed Bags,	75	162	75	75	387
Bugles and Trumpets,	2	9	2	2	15
Sergeants' Sashes,	2	1	2	2	7
Picket Rope, (coils,)	1	4	1	1	7
Picket Beetles,	1	1	1	1	4
Copper Scoops,	2	2	2	2	8
Copper Dippers,	2	2	2	2	8
Copper Tunnels,	2	2	2	2	8
Copper Ammunition Chests,	-	2	-	-	2
Revolving Pistols, with appurtenances,	20	94	20	20	154
Ball Cartridges, for Pistols,	2,000	2,256	1,000	2,000	7,256
Percussion Caps, for Pistols,	3,000	2,820	3,000	3,000	11,820
Cartridges, 1½ pounds powder each,	900	750	500	300	2,450
Cartridge Bags,	2,000	3,450	2,000	2,000	9,450
Friction Cannon Primers,	3,300	3,300	3,000	2,400	12,000
Gun Powder, (kegs,)	25	147	74	43	289
Shot, 6-pounder Cannister,	-	50	-	-	50
" " Shenkl,	-	110	-	300	410
" 12-pounder " 	-	10	-	-	10
" " Sawyer,	-	20	-	-	20
" " James,	-	10	-	-	10
" 6-pounder, Cannister, accelerating,	-	108	-	-	108
Shell, 6-pounder, Shenkl,	180	1,420	675	400	2,675
" 12-pounder, " 	-	75	-	-	75
" " Sawyer,	-	75	-	-	75
" " James,	-	25	-	-	25
" " for Howitzers,	-	-	-	120	120
" " Cannister, for Howitzers,	80	-	-	184	264
Field Glasses,	4	4	4	4	16
Twine, (pounds,)	25	35	25	25	110
Tow, in bags, (pounds,)	115	115	115	105	450
Emery Cloth, (reams,)	-	-	1	1	2
Chamois Skins,	24	-	24	24	72
Sheep Skins,	-	24	-	12	36
Linchpin Rings,	-	-	-	32	32
Howes' Army Scales,	1	1	1	-	3
Lanterns, brass mounted and guarded,	40	40	40	-	120
Curry Combs,	48	-	72	-	120
Horse Brushes,	48	-	72	-	120
Horse Combs,	-	-	12	-	12
Targets,	-	2	-	-	2
Storm Flag, with Halliards and Staff,	-	1	-	-	1
Cushions,	-	36	-	-	36
Chest Straps, (pairs,)	50	36	50	48	184
Ware's Lotion, in 5-gallon cans, (gallons,)	10	5	10	-	25
Ware's Ointment, (boxes,)	72	-	72	-	144
Flesh Needles,	12	-	12	-	24
Silk Skeins,	24	-	25	-	49
Syringes,	-	-	2	-	2
Fleams, (pairs,)	1	-	1	-	2
Surcingle,	150	150	150	-	450
Spirits Nitre, in bottles, (pounds,)	4½	-	4	-	8½
Saltpetre, pulverized, "	2	-	2	-	4
Arnica Tincture, in bottles, "	7	-	5	-	12
Flor Sulphur,	5	-	6	-	11
Calomel, (ounces,)	24	-	4	-	28

Ordinance and Ordnance Stores—Concluded.

SPECIFICATIONS.	1st Battery.	2d Battery.	3d Battery.	5th Battery.	Total.
Morphine, (drachms,)	2	—	—	—	2
Fir Balsam, bottles,	2	—	—	—	2
Rum, in cans, (gallons,)	5	—	5	—	10
Black Antimony, (pounds,)	—	—	1	—	1
Ginger, "	—	—	4	—	4
Rotten Stone, "	—	—	6	—	6
Nitrate of Silver, (ounce,)	—	—	1	—	1
Caustic, "	—	—	2	—	2
Elecampane Root, pulverized, (pounds,)	—	—	2	—	2
Resin, (pounds,)	—	—	6	—	6
Whips,	—	96	—	—	96
Sponges,	—	24	lbs. 10	—	34
Castile Soap, (boxes,)	—	4	1	—	5
Foot Hooks,	—	—	12	—	12
Pitch Forks,	—	—	2	—	2
Dung Forks,	—	—	2	—	2
Iron Rakes	—	—	4	—	4
Cast Steel Hoes,	—	—	4	—	4
Coils Rope and Cord, assorted,	—	4	—	—	4
Back Bands,	—	6	—	—	6
Bitts,	—	78	—	—	78
Buckles,	—	144	—	—	144
Copper Tacks, (M,)	—	18	—	—	18
Copper Nails, (pounds,)	—	6	—	—	6
Black Varnish, in cans, (gallons,)	—	6	—	—	6
Linseed Oil, "	—	6	—	—	6
Sperm Oil, "	—	5	—	—	5
Neat's Foot Oil, "	—	13	—	—	13
Spirits Turpentine, in cans, "	—	2	—	—	2
Olive Paint, in cans, (pounds,)	—	106	—	—	106
Stencil Paint, (can,)	—	1	—	—	1
Salt Water Soap, (box,)	—	1	—	—	1
Pickets,	—	2	—	—	2
Grease, in kegs, (pounds,)	—	150	—	—	150
Paint Brushes,	—	24	—	—	24
Horse Shoes,	—	596	—	—	596
Horse Shoe Nails, (pounds,)	—	50	—	—	50
Leather, (sides,)	—	3	—	—	3
Magazine Brush,	—	1	—	—	1
Oat Bags,	—	120	—	—	120

Issued to the First Regiment Massachusetts Cavalry.

Revolvers, with Ammunition,	10
Musical Instruments, for Band,	18
Bugles, with Cords and Tassels,	24

[H.]

Ordnance deposited with Towns, &c.

CITIES, TOWNS AND MILITIA COMPANIES.	Bronze Guns, rifled 12- pounders.	Bronze Guns, 6-pound- ers.	Gun Carriages, com- plete.	Gun Carriage Trails.	Sets Equipments, for Field Guns.	Sets Artillery Harness.	Sabres.	Muskets.	Horse Pistols.	Revolvers.	Boarding Pikes.	Enfield Rifles.
New Bedford,	2	1	1	1	1	1	1	100	1	1	1	1
Newburyport,	1	2	2	1	2	2	1	1	1	1	1	1
Lowell,	1	2	2	1	2	2	1	1	1	1	1	1
Charlestown,	1	2	2	1	2	2	1	1	1	1	1	1
Fall River,	1	2	2	1	2	2	1	1	1	1	1	1
Roxbury,	1	2	2	1	2	2	1	1	1	1	1	1
Concord,	1	2	2	1	2	2	1	1	1	1	1	1
Worcester,	1	1	1	1	1	1	1	1	1	1	1	1
Gloucester,	1	1	1	1	1	1	1	1	1	1	1	1
Lynn,	1	1	1	1	1	1	1	1	1	1	1	1
Salem,	1	2	2	1	2	4	1	1	1	1	1	1
Tisbury,	1	1	1	1	1	1	1	36	1	1	1	1
Plymouth,	1	2	2	1	2	2	1	1	1	1	1	1
School Ship Massachusetts,	1	4	1	4	4	1	1	50	1	24	1	1
Boston Light Artillery, .	1	2	2	1	2	1	1	1	1	1	1	1
Beverly,	1	1	1	1	1	1	1	60	1	1	1	1
Nantucket,	1	1	1	1	1	1	1	64	1	1	1	1
Hyannis,	1	1	1	1	1	1	3	60	1	1	1	1
Amoskeag Manufact'g Co., .	1	1	1	1	1	1	1	1	1	1	1	1
Col. E. Gerry, Stoneham, .	1	1	1	1	1	1	1	1	1	1	1	1
J. Bean, Watchman at Capt's Island,	1	1	1	1	1	1	1	1	1	1	1	1
Capt. J. B. McPherson, Fort Independence,	1	1	1	1	1	1	1	20	1	1	1	1
Capt. G. M. Cutts, 11th U. S. Infantry,	1	1	1	1	1	1	1	1	1	1	1	1
Col. Monteith, 28th Regim't,	1	1	1	1	1	1	1	745	1	1	1	1
Col. C. Devens, 15th " . .	1	1	1	1	1	1	1	460	1	1	1	1
Col. A. Morse, 21st " . . .	1	1	1	1	1	1	1	960	1	1	1	1
An. and Hon. Artillery Co., Boston,	1	1	1	1	1	1	1	100	1	1	1	1
Cadets, 1st Division, Boston,	1	1	1	1	1	1	1	124	1	1	1	1
Cadets, 2d " Salem, . .	1	1	1	1	1	1	1	100	1	1	1	1
2d Battal'n Infantry, Boston,	1	1	1	1	1	1	1	200	1	1	1	1
4th " " "	1	1	1	1	1	1	1	141	1	1	1	1
Co. B, 3d Reg't M. V. M., Plymouth,	1	1	1	1	1	1	1	60	1	1	1	1
Co. A, 1st Battal'n Dragoons, Boston,	1	1	1	1	1	1	110	200	1	1	1	1
Co. B, 1st Battal'n Dragoons, Boston,	1	1	1	1	1	1	90	190	1	1	1	1
Co. A, Dragoons, Waltham, Capt. J. P. Richardson, Cam- bridgeport,	1	1	1	1	1	1	1	100	1	1	1	1
Capt. Devereux, Salem, .	1	1	1	1	1	1	1	25	1	1	1	1
	2	26	22	4	26	20	203	3307	490	1	24	2

[I.]

Ordinance and Ordinance Stores received from the United States, as per records and papers in the Ordinance Office.

Rifles, "Long Range," and appendages, presumed to be Harper's Ferry,	100
Sabre Bayonets, for the above named Rifles,	100
Riflemen's Waist Belts and Clasps, from the Alleghany Arsenal,	100
Rifled Muskets, model 1855, and appendages,	1,100
Muskets, "smooth bore," and appendages,	*8,865
Rifles, Windsor, and appendages, from Watertown Arsenal,	4,000
Rifle Muskets, model 1861, and appendages, Springfield,	950
Parts for repair of Rifle Muskets, model 1855, "	2,235
" " of Muskets, model 1842, "	2,000
Cartridges for Rifle Muskets, calibre .58, "	30,000
Cartridges for Rifles, calibre .54, Percussioned, from Watertown Arsenal,	160,000
Cartridges, Ball and Buck, calibre .69, Percussioned,	75,000
Battery Wagons C, with Tools and Stores, from Watertown Arsenal,	†3
Forge " A, " " " " " " "	3
Horse Artillery Sabres, with Belts and Plates, from New York Arsenal,	60
Horse Equipments, sets complete, from New York Arsenal,	17
Horse Artillery Harness, sets complete for six horses, from Watertown Arsenal,	28

* Of the above 8,865 Muskets, 2,905 were received through Cols. Gordon, Couch, and Briggs. Note also that 436 of the 985 received through Col. Gordon proved to be model '42, rifled, and were exchanged at Springfield Arsenal for smooth bore, '40.

† Of the above, 1 Battery and 1 Forge Wagon through Major A. M. Cook.

[J.]

Ordnance and Ordnance Stores purchased by the Commonwealth, as per papers on file in the Ordnance Office.

Bronze 12-pounder Guns, Rifled,	3
Bronze 6-pounder " "	6
Bronze 12-pounder Guns, Howitzers,	2
Iron 12-pounder Guns, Rifled,	2
Iron 25-pounder " "	2
Iron 32-pounder Guns Dahlgren,	2
Carriages, Truck, for 12-pounders, and Implements,	2
" " for 25-pounders, " "	2
" Pivot, for 12-pounders, " "	1
" " for 32-pounders, " "	2
Projectiles—Shot, Shell, Cannister, and Grape, with Boxes,	16,918
Boxes for 6-pounder Cannister, (empty,)	119
Friction Cannon Primers,	14,075
Powder, (kegs,)	759
Percussion Caps,	1,513,000
Bullets,	975,222
Cartridge Paper, (reams,)	797
Enfield Rifled Muskets,	14,700
Infantry Equipments, American, full sets,	32,400
" " English, " "	10,000
Riflemen's Waist Belts and Plates,	1,960
Sword and Sabre Belts and Plates,	1,213
Sabres and Swords,	889
Sabre Bayonets,	900
Repeating Pistols,	285
Pistol Cartridges,	51,000
Sergeants' Sashes,	372
Musical Instruments for Bands,	552
Bugles and Trumpets,	62
Drums, with Slings, extra Heads, Sticks, &c., &c.,	278
Fifes,	194
Garrison and Storm Flags, with Halliards,	10
National Flags, silken, with Staves and Sockets,	24
Regimental Colors, silken, with Staves and Sockets,	22
Markers' Colors, silken,	20
Camp Colors, with Staves,	26
Guidons, silken, with Staves and Sockets,	3
Musket and Rifle Tompions,	4,000
Horse Equipments, sets,	51
Lanterns, Brass mounted,	120
Thumb Stalls,	96
Feed Bags,	466
Rubber Watering Buckets,	244

3 Bronze 12-p'ders and 16 Bronze 6-p'drs of the old stock, have been Rifled.
99 unserviceable Swords have been repaired and rescabarded.

[K.]

Ordinance and Ordnance Stores sold by the Commonwealth of Massachusetts.

	PURCHASERS.	ARTICLES.	AMOUNT.
1861. Aug. 8,	Capt. T. J. Rodman, for the United States, .	200 Horse Pistols, 108 Cavalry Sabres, 7 Packing Boxes,	\$2,217 00*
Aug. 21,	State of Maine, . . .	1,000 Windsor Rifles, 1,000 Sabre Bayonets and Scabbards, 1,000 Cartridge Boxes and Plates, . 1,000 Shoulder Belts and Plates, . 1,000 Cap Pouches, 1,000 Rifle'n Belts, with Frogs & Plates, 50 Arm Chests, 23 Bayonet and Scabbard Boxes, . 18 Equipment Cases,	21,005 35†
Aug. 23,	Capt. W. H. Hudson, for the United States, ex steamer Cambridge,	1 Iron 12-p' der Gun, Shenkl, Rifled, 1 " " " Sawyer, " 2 Elevating Screws, 1 Rammer and Sponge, 1 Rammer, composition head, . . 2 Sponges, 2 Worms, 2 Lanyards, 2 Vent Wires, 1 Copper Powder Measure, . . . 2 Copper Tunnels, 1 Screw Driver, 169 Friction Primers, 152 12-pounder Cartridge Bags, . 100 " Sawyer Shell, 48 " Shenkl " 6 " " Shot, 7 Boxes for Shenkl Shot and Shell,	1,345 05†
Sept. 17,	Capt. T. J. Rodman, for the United States, .	4 Bronze 6-pounder Guns, Rifled and Sighted,	1,894 38*
Sept. 30,	Capt. T. J. Rodman, for the United States, .	3 Bronze 12-pounder Guns, Rifled and Sighted, 3 12-pounder Gun Carriages, . . .	3,530 50*
	Sundry parties, . . .	752 old Muskets, . . . \$2,788 50 14 old Boxes, . . . 14 00 Old Boxes, . . . 5 00	2,807 50†
Oct. 9,	Capt. W. H. Hudson, for the United States, ex steamer Pembroke,	1 Iron 24-pounder Rifled Gun, . . 1 Pivot Carriage for 24-pounder, 1 Elevating Screw, 1 Cannon Lock, 1 Lock and Sight Cover, 1 Breech Sight, 1 Front Sight, 1 Tompion,	1,050 10*
Oct. 18,	State of Ohio, . . .	5,000 Cartridge Boxes and Plates, . 5,000 " " Belts and Plates, 5,000 Waist Belts and Plates, . . 5,000 Bayonet Scabbards, 5,000 Cap Pouches, 5,000 Gun Slings, 102 Packing Cases,	20,127 50*

* Reported to the Treasurer.

† Paid over to the Treasurer.

Ordnance and Ordnance Stores—Concluded.

	PURCHASERS.	ARTICLES.	AMOUNT.
1861.			
Oct. 29,	State of N. Hampshire,	{ 960 Windsor Rifles, 48 Arm Chests, 960 Cartridge Boxes and Plates, . . 960 Cap Pouches, 960 Rifle'n Belts with Frogs & Plates, 13 Equipment Cases, 1 Windsor Rifle, }	{ 15,883 75* }
	State of Ohio, . . .	{ 100 Muskets, 10 Arm Chests, }	{ 1,300 00† }
	At Auction, . . .	Old Harness, &c.,	73 36†
	Western Virginia, .	{ 2,000 Muskets, altered, 100 Arm Chests, }	{ }
	Gen. B. F. Butler, for the United States, .	{ 200 Windsor Rifles, 10 Arm Chests, }	{ }
	Gen. B. F. Butler, pre- sumed to have been loaned for Drill, . .	100 Muskets, altered,	
	South Boston Iron Co.,	{ 12 Bronze 6-pounder Guns, . . . 2 Bronze 12-pounder " . . . 1 Pivot Carriage, for 12-pounder, . 2 Truck Carriages, for 32-pounder, . }	{ }

* Reported to the Treasurer.

† Paid over to the Treasurer.

[L.]

Cannon, Artillery, Implements and Equipments, at the Arsenal, December 24, 1861.

<i>Cannon, Carriages, &c.</i>			
Cannon, Bronze, 12-pounder, Rifled, .	1	Gunner's Pincers,	6
" " 6-pounder, " .	2	Vent Punches,	10
" Iron, 32-pounder, Dahlgren, .	2	Priming Wires,	16
" " 18-pounder, Rifled, .	1	Shot Gauges,	16
" " 32-pounder,	1	Lanyards,	12
" " 24-pounder,	1	Thumbstalls,	47
" " 9-pounder,	1	Tow Hooks,	13
" " 6-pounder,	2	Tompions and Straps, assorted sizes, .	10
Eprouvettes, Iron,	2	Fuze Wrenches and Screw Drivers, .	12
Carriages, 12-pounder, Field, . .	1	Chest Straps, pairs	2
" 6-pounder, "	7	Elevating Screws,	3
" 12-pounder, Howitzer, . .	1	Cannon Sights, pairs	6
" 6-pounder, old pattern, . .	2	Copper Lock Aprons,	3
" 6-pounder, Truck,	2	Artillery Swords,	11
" 12-pounder, "	2	" " Belts,	36
" 24-pounder, Pivot,	1	" Sabres, new,	16
Caissons, old pattern,	6	" Sabre Belts, new 16, old 47, .	63
<i>Artillery Implements and Equipments.</i>		Bricoles,	18
Rammers and Sponges, 12-pounder, .	18	Drag Ropes,	12
" " 6-pounder,	26	Port Fire Cases,	33
Brush Sponges, 32-pounder, . .	4	Priming Horns,	22
" " 24-pounder,	2	Gunner's Quadrants,	4
" " 6-pounder,	5	Fuze Mallets,	8
Worms, 32-pounder,	4	" Gauges,	7
" 24-pounder,	2	" Extractors,	5
" 12-pounder,	2	" Screws,	8
" 6-pounder,	7	" Setters,	9
Rammers, 32-pounder,	4	Port Fire Clippers,	8
" 24-pounder,	3	" " Stocks,	24
Ladles, Sponges & Worms, as'd siz., old,	45	Tangent Scales,	12
Prolongs 6, and unserviceable 9, .	15	Pendulum Hausse,	1
Cannon Locks,	13	Vent Covers,	3
Tarpaulins, large,	4	Spare Poles, for Limbers,	12
" small 2, and unserviceable 9, .	11	" Pole Yokes,	3
Shovels 8, and unserviceable 8, . .	16	<i>Parts of Artillery Harness.</i>	
Felling Axes,	6	Hames, new, pairs,	48
Pickaxes 9, and unserviceable 6, .	15	Traces, long, new,	48
Crowbars,	5	" short, "	46
Tar Buckets 4, and old 8,	12	Saddles, old,	22
Sponge Buckets,	7	Valises, "	10
Leather Watering Buckets,	2	Leg Guards, old,	49
Linstocks,	6	Halters, "	50
Handspikes, 12-p'der 12, 6-p'der old 10,	22	Collars, "	56
Haversacks, Gunner's,	13	Hames, " pairs,	8½
Hammers,	5	Traces, " "	7
Hatchets,	6	Bridles, "	2
Spring Punches,	8	Breechings, "	2
		Breast Plates, with Traces, old, . .	2

[M.]

Ammunition, Projectiles, &c., at Arsenal and Magazine, December 24, 1861.

<i>At Arsenal.</i>			
Percussion Caps, Musket, . .	332,500	Shot, 6-pounder, Shenkl, . .	351
“ “ Pistol, . .	1,900	Cartridge Bags, 6-pounder, . .	2,375
Friction Cannon Primers, . .	3,250	“ “ 12-pounder, . .	200
Slow Match, yards, . .	20	“ “ 8-inch, . .	200
Shot, solid, 32-pounder, . .	9	“ “ for Salutes, . .	50
“ “ 12-pounder, . .	9	Bullets, 18 to the pound, . .	14,760
“ “ 6-pounder, . .	6,946	<i>At Captain's Island.</i>	
“ “ 6-inch, . .	12	Cartridges, Minnie Ball, cal' .57, . .	117,780
“ hollow, 8-inch, . .	59	“ “ “ “ .58, . .	92,000
“ “ 32-pounder, . .	138	“ Rifle Percus'd “ .54, . .	151,000
“ cannister, 32-pounder, . .	50	“ Spherical Ball “ .69, . .	1,408
“ “ 12-pounder, . .	480	“ Conical “ “ .69, . .	20,000
“ “ 6-pounder, . .	4,998	“ Ball and Buck Percus-	
“ “ 12-p'der, acceler'g, . .	96	sioned, cal' 69, . .	252,000
Shell, 32-pounder, . .	164	Cartridges, Blank, cal' .58, . .	4,000
“ 12-pounder, . .	676	“ Revolving Pistol, . .	46,432
“ 8-inch, . .	225	“ Cannon, 12-pounder, . .	260
“ 42-pounder, Sawyer, . .	18	“ “ 6-pounder, . .	347
“ 12-pounder, “ . .	38	Gunpowder, Cannon, kegs, . .	4
“ 6-pounder, “ . .	15	“ Rifle, bbls, . .	8
“ 12-pounder, James, . .	243	“ “ kegs, . .	13
“ 6-pounder, Shenkl, . .	588	<i>On board Powder Boat.</i>	
Shot, 12-pounder, James, . .	250	Gunpowder, kegs, . .	9
		Cannon Cartridges, . .	43

[N.]

Ordnance and Ordnance Stores, Small Arms and Appurtenances, Accoutrements, &c., &c., at the Arsenal in Cambridge, and in Repair Shops, December 24, 1861.

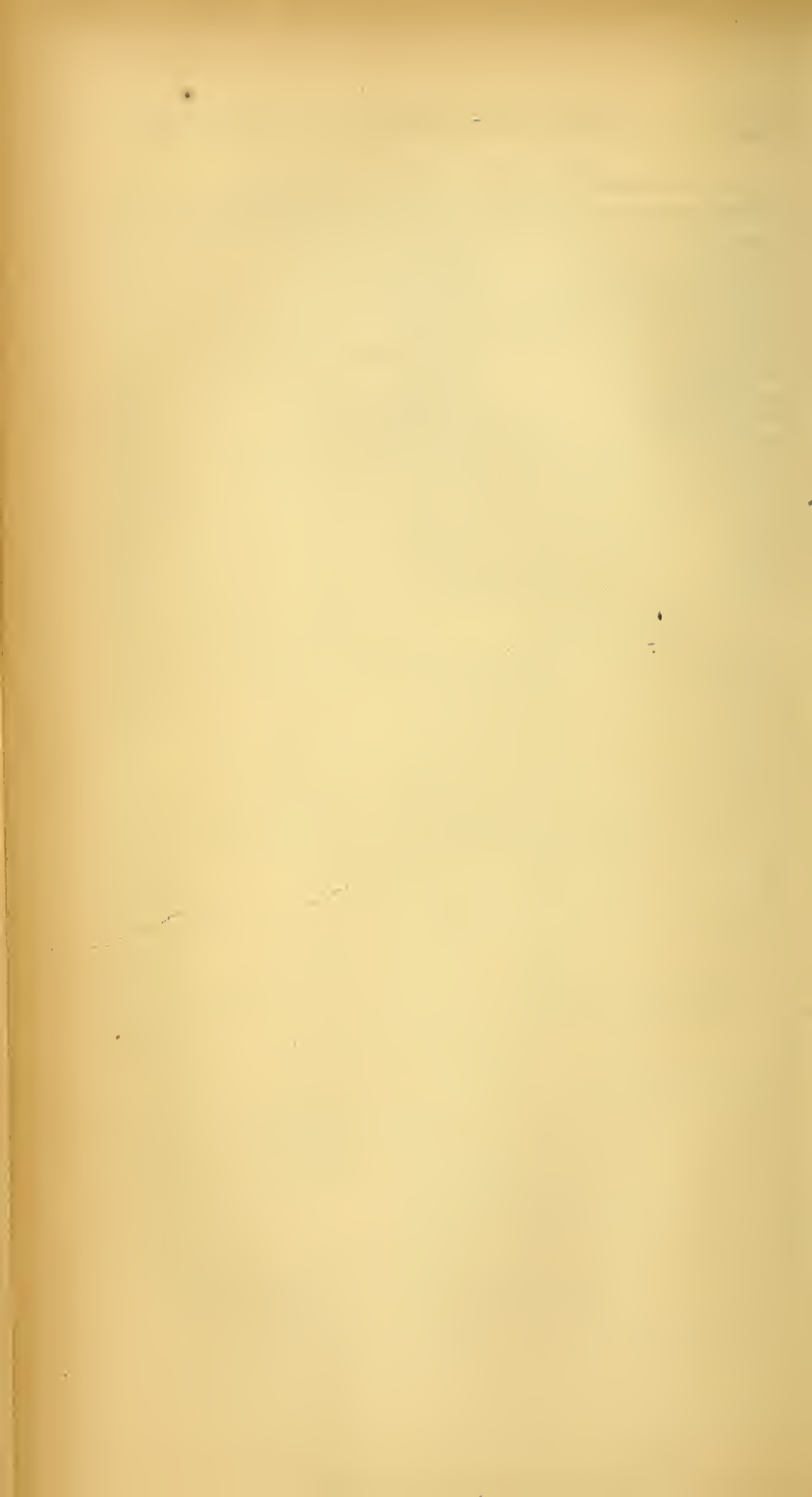
<i>Small Arms and Appurtenances.</i>			
Muskets, Enfield Rifle,	1,137	Nipple Keys and Screw Drivers, . .	2,256
“ “ “ no Bayonets,	52	Compound Tools for Enfield Rifles, .	135
“ “ “ in New York,	320	Bullet Moulds for “ “	629
“ Rifled, model 1855,	35	“ “ for Revolvers,	134
“ Smooth Bore, model 1842, . . .	883	Screw Drivers, &c., for Carbines and	
“ “ “ 1841,	51	Revolvers,	215
“ “ no Bayonets, '34,	12	<i>Appendages, Windsor Rifles.</i>	
“ “ Flint Lock,	1	Nipples,	2,078
“ altered, serviceable,	104	Cone Wrenches and Screw Drivers, .	1,660
“ rep'ing and needing repair, .	1,210	Wormers,	1,705
Rifles, Windsor, calibre .54, . . .	1,739	Ball Screws,	167
“ Harpers' Ferry, calibre .54, . .	33	Spring Vices,	156
“ New Haven, “ “	203	Bullet Moulds,	160
“ Windsor, being altered to		<i>Parts for Repairing Enfield Rifles.</i>	
breech loaders,	103	Gun Sling Loops,	145
Pistols, Horse 136, and unserv'able 9,	145	Nipples,	4,575
“ Revolv'g, Savage Co.'s Navy, . .	200	Tumbler Screws,	1,487
“ “ Colt's, 3 sizes,	24	Tang Screws,	149
“ “ Allen's, 2 sizes,	14	Side Plate Screws, front,	170
Boarding Pikes,	85	“ “ rear,	153
Sabre Bayonets, for Rifles, with Scab-		Bridle Screws,	272
bards,	224	Sear Spring Screws,	136
Sergeants' and Musicians' Swords,		Bayonet Clasps,	29
with Scabbards,	112	Hammers,	138
Sergeants' and Musicians' Swords,		Ramrods,	17
broken,	49	<i>Parts for Repairing Rifle Muskets, 1855.</i>	
Sabres, Cavalry Regulation, . . .	73	Barrels,	9
“ “ old pattern,	141	Stocks,	8
“ “ broken, unserviceable, . . .	57	Bayonet Clasps,	13
<i>Appendages, Springfield Muskets, fit various</i>		Butt Plates,	3
<i>Models.</i>		Tumblers,	83
Nipples,	2,498	Main Springs,	35
Spring Vices,	398	Ramrods,	23
<i>Appendages, Rifle Musket, 1855.</i>		Hammers,	176
Wipers,	28	Main Spring Swivels,	200
Punches,	12	Bands,	69
Ball Screws,	20	Bridles,	2
Screw Drivers and Cone Wrenches, .	864	Sears,	6
<i>Appendages, Muskets, calibre, .69.</i>		Band Springs,	13
Wipers,	5,125	Sear Springs,	8
Ball Screws,	216	Rear Sights,	11
		Locks,	2
		Side Screws, front,	38

Ordnance and Ordnance Stores—Continued.

Side Screws, rear,	31	Waist Belts, old,	945
Tumbler Screws,	30	Gun Slings, "	2,724
Breech Screws,	4	Bayonet Scabbards, old,	2,382
Guard Screws,	5	Sabre Bayonet Scabbards, old,	194
Tang Screws,	3	Rifle Waist Belts, old,	221
<i>Parts for Repairing Muskets, 1842.</i>		Sword Belts, new 185, old 118,	303
Locks,	5	Sabre Belts, Cavalry, new,	26
" imperfect,	6	" " " old, unservic'ble,	359
Ramrods,	12	Sergeants' Sashes,	26
Hammers,	242	Gun Sling Hooks, with Rivets,	1,931
Tumblers,	242	Cartridge Box Buttons, with Washers,	14
Main Springs,	21	Priming Wires and Brushes,	300
Sear Springs,	11	Drums 4, and unserviceable 2,	6
Bridles,	4	Drum Slings, with Stick Carriages,	7
Tumbler Screws,	473	Drum Snare Strain Screws,	40
Side Screws,	87	Fifes 11, and unserviceable 3,	14
Butt Plate Screws,	3	Bugles old and "	10
Main Spring Screws,	5	Rubber Musket Tompions,	1,543
<i>Parts for Repairing altered Muskets.</i>		<i>Miscellaneous Articles.</i>	
Tumblers,	549	Horse Equipments, sets,	5
Main Springs,	140	Holsters, pairs,	84
Hammers,	171	Standard Boxes,	10
Sears,	34	Color Staves,	3
Bridles,	28	Polishing Brushes,	2,400
Nipples,	402	Sheep Skins,	6
Butt Plates,	180	Emery and Crocus Cloth Packets,	67
Locks with Parts attached,	90	Files, assorted,	23
Lock Plates,	50	Flannel for Cartridge Bags, pieces,	3
Side Plates,	66	Cartridge Paper, bundles,	22
Upper Bands,	90	" Wax, pounds,	50
Middle Bands,	72	Lead, pounds,	70
Lower Bands,	55	Copper Ammunition Chest,	1
Guards,	35	" Tunnels,	5
Sear Springs,	14	" Dippers,	5
Butt Plate Screws,	84	" Pan,	1
Guard Screws,	20	" Adzes, (1 at Captain's Island,)	2
Plate Screws,	51	Horse Equipment Chests, empty,	9
Tang Screws,	11	Store " "	2
<i>Accoutrements, &c., &c.</i>		Arm " "	536
Infantry Equipm'ts, English, full sets, 10,000		Ammunition Boxes, Cart'dge, empty,	241
Cartridge Boxes, with Plates,	5,011	" " 6-pounder Can-	
Cartridge Box Belts, with Plates,	6,013	nister, empty,	119
Cap Pouches,	4,713	Ammunition Boxes, Shenkl Shell,	
Bayonet Scabbards,	6,267	empty,	9
Waist Belts,	5,511	Ammunition Boxes, Bullet, empty,	33
Waist Belt Plates,	5,011	Powder Barrels, empty,	11
Gun Slings,	7,725	" $\frac{1}{2}$ " "	27
Cartridge Boxes, old,	2,233	" Kegs, "	150
" " Belts, old,	1,473	Blocks for fall, sets,	3
		Window Jack,	1

Ordnance and Ordnance Stores—Concluded.

Platform Scale, with weights, . . .	1	Iron Scoop,	1
Beam Scale,	1	Bullet Moulds, large,	16
Cotton Waste, boxes of,	2	Swedges,	21
Force Pump, with 25 feet Hose, . . .	1	Plug Reamer,	1
Handcart,	1	Lathes,	2
Wheelbarrow,	1	Grindstone,	1
Hand Truck,	1	Stove,	1
Paper Cutting Machine,	1	Stencils,	40
Minnie Ball Gauge,	1	Carpenters' Tools,	35
Flags, with Halliards,	2	Tools, other,	18



REPORT
OF THE
COMMISSARY-GENERAL.

DECEMBER 31ST, 1861.

Commonwealth of Massachusetts.

SUBSISTENCE DEPARTMENT, STATE HOUSE, }
December 31, 1861. }

GENERAL,

In compliance with your orders I have the honor to Report:

At the Session of the Legislature held in May last, His Excellency the Governor was authorized to appoint a Commissary-General, and on the 13th day of June last I was honored with the appointment to that service.

Regarding the duties pertaining to the office as mercantile, in a great degree, the organization of the Subsistence Department of the Commonwealth was begun with doubt and hesitation on my part, arising from a total ignorance of Military matters. By the aid of those in the military departments of the State, together with the ready assent of the Governor and Council to suggestions which were made to give efficiency to the operations of the office, and with but little delay, an organized plan for the subsisting of the Massachusetts Volunteers, raised for the service of the United States, took the place of the more expensive mode of commuting their rations.

Contracts for subsistence stores were made on terms advantageous to the State, and when consistent with those contracts, the patronage of the Department has been extended to the districts where encampments have been established.

Fifteen regiments of infantry, one regiment of cavalry, and three companies of artillery, together with numerous companies and squads of troops, raised to fill regiments, before and after their departure from the State, have been subsisted under the operations of this Department; and since its organization, commutation of rations has only been made in cases where it

was entirely impracticable, or would have been more expensive to issue rations in kind.

The efforts of those connected with this Department have been directed to the promotion of the health, comfort and satisfaction of the soldier, without neglecting the interests of the Commonwealth. The aim has been to provide stores of the best quality, to instruct as far as possible in the best and most economical use and preservation of them, and to require a strict accountability in the distribution of the supplies.

Every cause of complaint has been removed as promptly as was practicable, and it is believed that no more dissatisfaction with the operations of the Department has occurred than was to be expected, when it is considered that its chief officer and the most of those subsisted under its rules, were alike inexperienced in their duties.

The volunteer troops in this State are now subsisted by the General Government, through its officers detailed for that duty in this State; and until some new exigency arises, the duties of Commissary-General will be limited to the few cases where troops may be raised in modes not covered by the rules regulating the duties of the United States officers.

The total expenditures in this department have been,	. . . . .	\$103,146 25
The estimated liabilities are,	. . . . .	10,000 00
There remains of the last appropriation, in Bank,		
applicable to the above estimated liabilities,	. . . . .	1,853 75

I have the honor to be,

Very respectfully,

Your obedient servant,

E. D. BRIGHAM,

Colonel, and Commissary-General.

Brig. Gen. WM. SCHOULER,

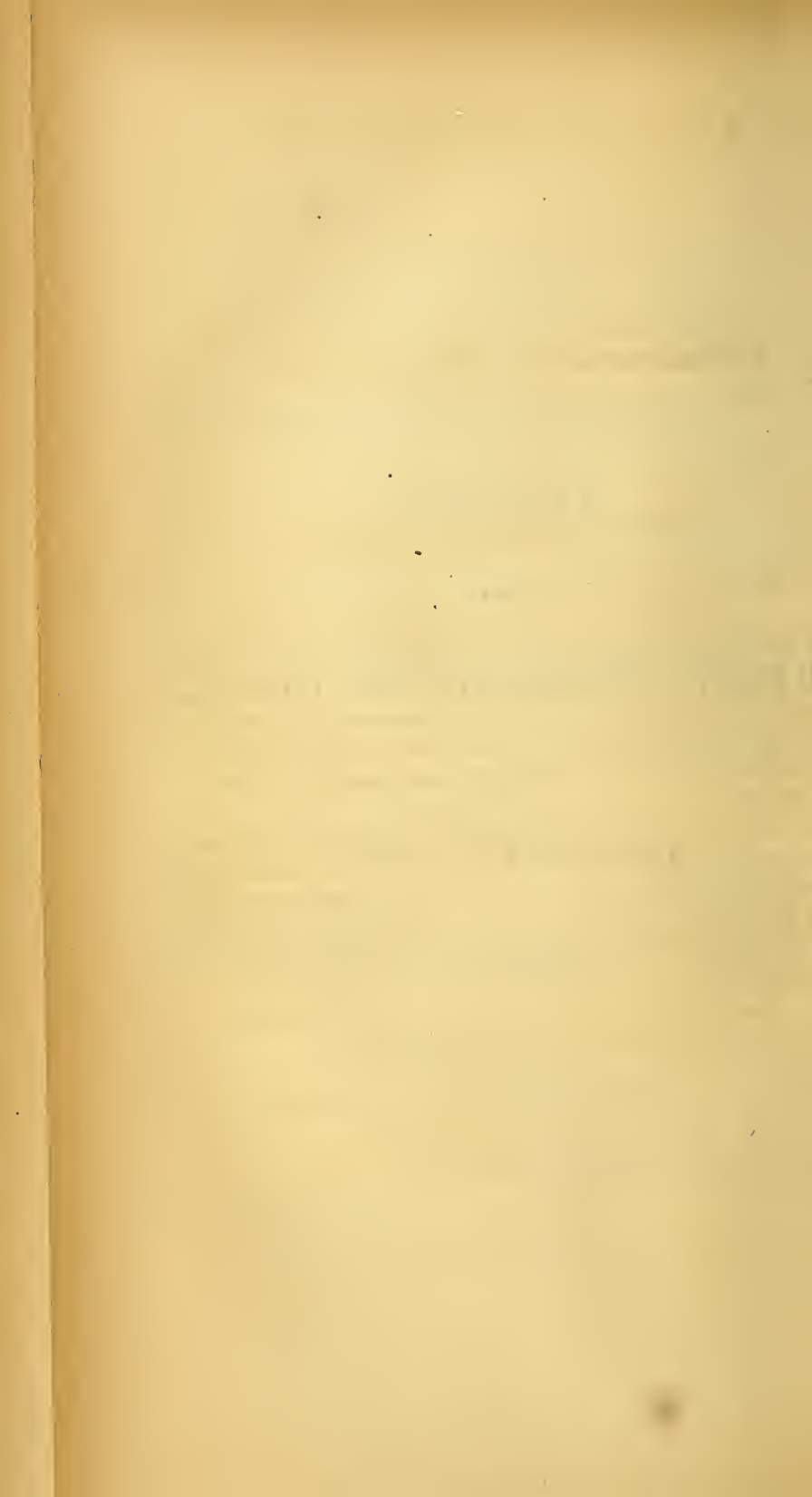
Adjutant-General of Mass.

R E P O R T

OF THE

MILITARY COMMITTEE OF THE COUNCIL.

DECEMBER 27, 1861.



Commonwealth of Massachusetts.

EXECUTIVE DEPARTMENT, COUNCIL CHAMBER, }
BOSTON, December 27, 1861. }

The Committee on the Militia, in response to an Order in Council of November 7, 1861, submit herewith a schedule of their purchases of supplies for Massachusetts troops, made up under their direction, and with such supervision as they have been able to bestow upon it. Although necessarily imperfect, it is believed to be substantially correct—enough so, at least, for all practical purposes, as showing the amount and character of their purchases.

The inspection and acceptance of the articles purchased having been very properly entrusted to other hands, the Committee have only a general knowledge of the manner in which the venders have fulfilled their engagements. In their opinion, however, (based upon their best means of judging,) their contracts and purchases have been faithfully answered, with, perhaps, a few trifling exceptions, leaving no just ground for complaint on the part of the Commonwealth.

HUGH W. GREENE,
OAKES AMES,
JOHN I. BAKER,
Military Committee.

S T A T E M E N T

*Of Purchases made by the Military Committee of the Council
of Supplies for Massachusetts Troops.*

Overcoats.

W. Deacon, making,	2,006	\$4,327 40
D. Evans & Co., Buttons, 170 gross,		810 00
Bent & Bush, "		354 14
Bent & Bush, "		108 00
Whiting, Galloupe & Bliss,	1,060	9,275 00
Whiting, Galloupe & Bliss, making and trimming,	2,092	3,972 66
J. C. Johnson & Co., sample,	1	14 00
Merritt Clark,	1,046	8,574 65
W. F. Enders & Co., making,	1,046	2,029 00
W. F. Enders & Co.,	2,092	18,074 88
Pierce, Bros. & Co.,	9,528	86,154 37
Whitten, Hopkins & Co.,	10,999	84,323 96
Whitten, Hopkins & Co., making,	5,469	11,579 87
Middlesex Company, cloth, . . . yards	6,812 $\frac{3}{4}$	9,333 40
Middlesex Company, " "	3,664 $\frac{1}{2}$	7,329 00
Middlesex Company, " "	8,663	14,126 75
Wilkinson, Stetson & Co., cloth, "	7,060 $\frac{3}{4}$	14,121 50
Gardner Brewer & Co., " "	7,066 $\frac{3}{4}$	14,133 50
	<hr/>	
	33,267 $\frac{3}{4}$	35,339
		<hr/>
		\$288,642 08

Jackets.

Whiting, Galloupe & Bliss,	1,267	\$1,055 83
L. J. & J. H. Parsons,	996	788 50
J. C. Johnson & Co., Artillery,	7	46 00
Whitten, Hopkins & Co.,	2,957	11,706 57
Rhodes & Ripley,	1,000	2,625 00
G. C. Bosson,	96	76 00
Pierce, Bros. & Co.,	3,470	8,565 00
Pierce, Bros. & Co., Cavalry,	1,200	7,350 00
Pierce, Bros. & Co., Artillery,	480	3,120 00
	<hr/>	
	11,571	<hr/>
		\$35,332 90

Infantry Coats.

Whitten, Hopkins & Co.,	5,150	\$37,790 68
Pierce Bros. & Co.,	5,210	38,229 50
Whitting, Galloupe & Bliss,	1,019	7,133 00
W. F. Enders & Co.,	1,341	9,279 72
Merritt Clark,	1,010	7,070 00
	<hr/>	<hr/>
	13,730	\$99,502 90

Uniform Suits.

Whitten, Hopkins & Co., making and trim'g, Garibaldi,	994	\$4,498 60
Whitten, Hopkins & Co., " " "	41	333 33
Whitten, Hopkins & Co., " " " Basket,	1,100	5,400 00
Whitten, Hopkins & Co., " " " Cadet Doe,	100	850 00
Whitten, Hopkins & Co., " " "	79	681 00
Pierce, Bros. & Co., Artillery,	160	3,815 81
Haughton, Sawyer & Co., Flannel,	3,000	14,550 00
Whitten, Hopkins & Co., Army Blue,	5,165	42,040 95
Whitten, Hopkins & Co., Denim,	100	75 00
Tilly, Haynes & Bro.,	24	480 00
Luther Day,	27	283 50
A. D. Wait,	10	130 00
D. H. Eames,	27	569 00
George W. Simmons & Co.,	1	13 00
Merritt Clark,	26	338 00
Samuel Colby & Co.,	21	441 00
R. A. Mackenzie, Zouave Suits,	98	1,078 00
William H. Burbeck & Co., Zouave,	101	819 00
	<hr/>	<hr/>
	11,074	\$76,396 19

Trowsers.

Whitten, Hopkins & Co., Infantry,	pairs, 15,736	\$42,747 48
Whitten, Hopkins & Co., making and trimming, "	1,416	1,472 00
Pierce Brothers & Co., Infantry,	" 6,831	17,764 94
Pierce Brothers & Co., Cavalry,	" 1,200	5,790 00
Pierce Brothers & Co., Artillery,	" 480	2,160 00
W. F. Enders & Co., Infantry,	" 3,030	9,090 00
Whitting, Galloupe, Bliss & Co., Infantry,	" 2,061	5,217 38
Merritt Clark, Infantry,	" 1,010	4,292 50
Merritt Clark, making and trimming,	" 1,010	757 50
Rhodes & Ripley, making and trimming,	" 999	649 35
Leopold Morse, Infantry,	" 228	570 00
G. W. Simmons & Co., Zouave,	" 101	555 50
J. C. Johnson & Co., Artillery,	" 8	36 50
	<hr/>	<hr/>
	34,208	\$91,103 15

Drawers.

Whiting, Galloupe, Bliss & Co.,	doz.,	125	\$609 38
Wiggin & Washburn,	"	8	106 88
Whitten, Hopkins & Co.,	"	3,720 $\frac{1}{2}$	39,316 11
Pierce Brothers & Co.,	"	1,277	15,581 10
		<hr/>	
		5,130 $\frac{1}{2}$	\$55,613 47

Shirts.

Whiting, Galloupe, Bliss & Co.,	doz.,	83 $\frac{1}{2}$	\$375 00
Wiggin & Chapman,	"	7 $\frac{1}{2}$	110 00
Whitten, Hopkins & Co.,	"	2,740 $\frac{1}{2}$	36,477 24
Pierce Brothers & Co.,	"	1,686 $\frac{1}{2}$	25,815 55
W. F. Enders & Co.,	"	1,189 $\frac{1}{4}$	17,398 75
		<hr/>	
		5,706 $\frac{7}{12}$	\$80,176 54

Cloth.

Pierce Brothers & Co., Flannel,	yards,	12,144 $\frac{1}{4}$	\$3,397 81
Pierce Brothers & Co., Austrian-Gray Cloth,	"	10,749	18,698 28
Pierce Brothers & Co., Garibaldi mixture,	"	3,504	3,767 07
Pierce Brothers & Co., Doeskin,	"	17,621	16,483 41
Pierce Brothers & Co., $\frac{3}{4}$ cloth,	"	1,176 $\frac{1}{4}$	2,140 78
Pierce Brothers & Co., Cotton to U. Hall,	"	24,648	1,845 70
Gardner Brewer & Co., $\frac{3}{4}$ cloth,	"	1,503	1,052 10
Allen, Lane & Washburn, Flannel,	"	6,019 $\frac{1}{2}$	1,635 37
Whitten, Hopkins & Co., Doeskin,	"	2,633	1,910 89
Woodman, Horsewell & Co., Flannel,	"	38,225 $\frac{1}{4}$	12,775 11
J. Z. & C. Goodrich, Domestic "	"	5,489	2,470 05
Cushing, Pierce & Co., Flannel,	"	1,417 $\frac{1}{4}$	425 18
Haughton, Sawyer & Co., Flannel,	"	5,348 $\frac{1}{2}$	1,782 83
Gay, Randall & Co., Cloth,	"	36,002	20,383 79
Pierce Brothers & Co., Crash,	"	9,000	679 05
Massachusetts State Prison, Towels,		7,911	301 30
Wyman & Arkley, Crash,	yards,	2,000	144 00
Wilkinson, Stetson & Co., Linen,	"	1,429 $\frac{3}{4}$	296 67
Wyman & Arkley, Linen,	"	3,000	216 00
		<hr/>	
			\$90,215 59

Of the above, \$57,773.79 has been credited on the bills of Whitten, Hopkins & Co., reducing the amount of their bills for clothing, as per abstract, in an equal sum.

Blouses.

Pierce Brothers & Co.,	5,550	\$15,858 00
Whitten, Hopkins & Co.,	12,089	34,180 23
Merritt Clark,	1,010	2,777 50
Whiting, Galloupe, Bliss & Co.,	1,061	3,076 90
William F. Enders & Co.,	3,064	7,655 74
	<hr/>	
	22,774	\$63,548 37

Boots and Shoes.

Clement, Colburn & Co., Army Shoes,	pairs, 16,649	\$31,666 10
Clement, Colburn & Co., Cavalry Boots,	" 336	1,148 00
T. R. Gould, Army Shoes,	" 4,480	8,612 00
C. Gilmore & Son, Army Shoes,	" 7,139	8,225 80
Cole, Wood & Co., " "	" 3,228	3,355 20
A. & A. B. Keith, " "	" 2,022	3,100 25
H. C. Greenwood, " "	" 2,336	2,803 20
Putnam & Co., " "	" 2,220	2,487 20
Nathaniel Beal, " "	" 1,000	1,495 50
John B. Reynolds, " "	" 1,200	1,350 00
Potter, Nute, White & Bayley, Army Shoes,	" 1,236	1,335 60
Amasa Walker, " "	" 1,013	1,266 25
J. F. Dane & Co., " "	" 240	300 00
William Claflin & Co., Cavalry Boots,	" 1,008	3,360 00
Clement, Colburn & Co., " "	" 336	1,148 00
James Hill, " "	" 192	640 00
Adam, Curtis & Co., " "	" 160	640 00
A. C. Mayhew & Co., " "	" 168	546 00
Nahum Reed, " "	" 150	507 50
		<hr/>
		\$73,986 60

Hats and Caps.

S. G. Taylor, Hats,	12,000	\$23,766 00
S. G. Taylor, coloring, trimming and repairing Hats,		6,572 81
G. P. Sawin, Fatigue Caps,	12,130	8,324 86
Haughton, Sawyer & Co., Hats,	4,704	4,189 35
Haughton, Sawyer & Co., Caps,	2,934	2,193 50
William Wolff, Caps,	2,069	1,426 44
Allen, Lane & Washburn, Caps,	450	390 75
Pierce Brothers & Co., Caps,	251	213 50
R. A. Mackenzie, Zouave Caps and Tassels,	98	196 00
S. Klous & Co., Caps,	160	120 00
		<hr/>
Total, 16,714 Hats, 18,092 Caps,		\$47,393 21

Socks.

Seneca Knitting Mills,	pairs, 39,600	\$9,769 34
Whitten, Hopkins & Co.,	" 9,782	2,818 84
Pierce Brothers & Co.,	" 9,353	2,483 50
Allen, Lane & Washburn,	" 5,664	1,293 00
George C. Bosson,	" 4,296	759 75
Cushing, Pierce & Co.,	" 1,315	395 59
Samuel Dennis,	" 276	69 00
		<hr/>
		70,286
		<hr/>
		\$17,594 02

Combs.

Carr, Brown & Co.,	gross,	84	\$351 13
Boon, Frost & Co.,	"	21 $\frac{1}{6}$	24 20
George C. Bosson,	"	182	728 00
			<hr/>
			\$1,103 33

Blankets.

Converse, Harding & Co.,	pairs,	2,641	\$9,362 80
J. M. Beebe & Co.,	"	304	937 00
Pierce Brothers & Co.,	"	19,167 $\frac{1}{2}$	79,901 76
Hess, Cassel & Co., (per Bosson,)	"	337	1,094 25
Whitten, Hopkins & Co.,	"	3,468 $\frac{1}{2}$	11,556 25
Dale Brothers,	"	600	2,700 00
S. H. Gookin & Co.,	"	1,332	3,486 12
Allen, Lane & Washburn,	"	56	322 00
Gardner Brewer & Co.,	"	600	4,200 00
H. S. Chase,	"	298	1,639 00
Chace, Wheelwright & Co.,	"	1,228 $\frac{1}{2}$	5,897 42
Jordan, Marsh & Co.,	"	91	364 00
			<hr/>
			30,123 $\frac{1}{2}$
			<hr/>
			\$121,460 60

India Rubber Blankets.

Rubber Clothing Co.,	26,382	\$39,879 43
--------------------------------	--------	-------------

Infantry Accoutrements.

James Boyd & Sons,	sets,	4,400	\$18,725 00
Sundry Equipments,			1,070 84
Samuel Walker & Co., (State Prison,)	sets,	27,900	111,717 30
E. Gaylord,	"	5,000	18,252 00
			<hr/>
			37,300
			<hr/>
			\$149,765 14

Knapsacks.

J. Boyd & Sons,		1,160	\$3,180 80
Rubber Clothing Co.,		29,950	88,239 08
E. A. G. Roulstone,		1,073	2,017 24
			<hr/>
			32,183
			<hr/>
			\$93,437 12

Haversacks.

Rubber Clothing Co.,		35,736	\$20,903 25
--------------------------------	--	--------	-------------

Canteens.

Massachusetts State Prison,		21,148	\$5,533 14
Massachusetts State Prison, Straps for Canteens,		11,413	2,054 34
Rubber Clothing Co., " "		12,120	1,515 00
			<hr/>
			\$9,102 48

Ordinance.

W. C. Langdon, Rifles,	112	\$7,940 00
W. C. Langdon, Sundries to Sharpshooters, . . .		1,081 50
Savage Revolver Fire Arms Co., Pistols, . . .	260	5,200 00
Ames Manufacturing Co., 12 lb. Guns, . . .	2	1,780 50
Savage Revolver Fire Arms Co., Cartridges, . .		943 50
Ames Manufacturing Co., Sabre Bayonets and fitting, . . .	1,000	5,259 50
Ames Manufacturing Co., Shot, Shell, and Projectiles, . . .		1,281 50
Ames Manufacturing Co., Cartridges, . . .	500	344 70
Massachusetts State Prison, Minnie Balls, . . .	8,229	164 58
Mason & Bradford, Balls, pounds, . . .	6,277	645 63
		<hr/>
		\$24,641 41

Harness.

S. D. Bryant, Halters,	930	\$617 00
S. D. Bryant, Ambulance Harness, . . . sets, . .	59	1,771 00
S. D. Bryant, Hame-straps,	603	144 60
S. D. Bryant, Surcingles,	369	138 38
G. Springall, Harness, sets, . .	172	11,137 00
G. Springall, Sundries,		354 37
H. P. Trask, Harness, sets, . .	34	1,030 00
H. P. Trask, Hame-straps,	78	15 60
T. A. Turner, Harness, sets, . .	3	90 00
Shelton & Cheever, Harness, “ . .	98	6,300 00
Shelton & Cheever, Halters,	938	820 76
Shelton & Cheever, Sweat Collars,	817	1,123 39
Shelton & Cheever, Sundries,		51 13
M. W. Wood, Harness, sets, . .	71	4,615 00
E. A. G. Roulstone, Harness, “ . .	65	4,970 00
J. R. Hill, “ “ . .	13	521 00
W. H. Willis, “ “ . .	11	748 00
		<hr/>
		\$34,447 23

Camp Equipments.

Chases & Fay, Bed Sacks,	24,598	\$17,562 00
Massachusetts State Prison, Camp Stoves, . . .	304	7,488 48
Massachusetts State Prison, Tin Dippers, . . .	13,622	1,135 17
Massachusetts State Prison, Camp Kettles, . . .	1,126	1,069 70
Massachusetts State Prison, Knife Sheaths, . . .	18,062	902 31
Massachusetts State Prison, Tin Cups,	11,044	920 33
Massachusetts State Prison, Stew Pans,	1,531	688 95
Massachusetts State Prison, Mess Pans,	732	329 40
Whiting, Austin & Co., Tin Plate, . . . boxes, . .	10	103 50
Smith Brothers & Foster, Knives and Forks, . . . gross, . .	302 $\frac{1}{2}$	3,448 90
Smith Brothers & Foster, Spoons, “ . .	166 $\frac{1}{4}$	696 44
Smith Brothers & Foster, Picks and Handles, . . . dozen, . .	48 $\frac{3}{4}$	533 25

Smith Brothers & Foster, Pick-handles,	dozen,	2	\$3 00
Smith Brothers & Foster, Axes, . . .	"	44	456 50
Smith Brothers & Foster, Hatchets, . . .	"	40 $\frac{1}{2}$	250 55
Smith Brothers & Foster, Tin Plates, . . .	"	503 $\frac{5}{12}$	307 14
Smith Brothers & Foster, Shovels, . . .	"	1 $\frac{1}{2}$	18 00
Smith Brothers & Foster, Pitchforks, . . .	"	1	5 00
Smith Brothers & Foster, Rakes, . . .	"	1	3 00
Smith Brothers & Foster, Brooms, . . .	"	2	7 50
Smith Brothers & Foster, Pails, . . .	"	1	2 25
Smith Brothers & Foster, Camp Kettles, . . .		50	112 50
Smith Brothers & Foster, Tin Cups, . . .		500	42 25
Smith Brothers & Foster, Chain Pump, . . .		1	10 25
Smith Brothers & Foster, Wheel-barrows, . . .		2	8 50
Smith Brothers & Foster, Wood-saws, . . .		9	6 75
Smith Brothers & Foster, Hand-saws, . . .		2	3 00
Smith Brothers & Foster, Pad-locks, . . .		2	1 50
Smith Brothers & Foster, Crowbars, . . .	pounds,	47 $\frac{3}{4}$	3 82
Smith Brothers & Foster, Nails, . . .	"	20	1 00
Callender & Learned, Picks and Handles, . . .	dozen,	204	2,244 00
Callender & Learned, Axes, . . .	"	172	1,720 00
Callender & Learned, " . . .	"	12	108 00
Callender & Learned, Hatchets, . . .	"	172	1,032 00
Callender & Learned, Knives and Forks, . . .	gross,	11	99 00
Callender & Learned, Pitchforks, . . .	dozen,	2	10 00
Callender & Learned, Lanterns, . . .	"	2	10 00
Callender & Learned, Wheel-barrows, . . .		2	9 00
Callender & Learned, Hand-saws, . . .		2	2 00
O. Ames & Sons, Shovels, . . .	dozen,	333	2,267 00
O. Ames & Sons, Spades, . . .	"	46	593 50
Butler & Sise, Knives and Forks, . . .	gross,	100	1,047 40
Butler & Sise, " " . . .	"	12	138 00
Butler & Sise, Iron Spoons, . . .		33	161 04
Butler & Sise, Axes, . . .	dozen,	30 $\frac{1}{2}$	320 52
Butler & Sise, Hatchets, . . .	"	30	183 60
Butler & Sise, Picks and Handles, . . .	"	30	300 00
Butler & Sise, " " . . .	"	19	172 00
Butler & Sise, Shovels, . . .	"	$\frac{1}{2}$	4 50
Butler & Sise, Brooms, . . .	"	1	1 25
Butler & Sise, Tin Plates, . . .		3,000	135 00
Butler & Sise, Candlestick, . . .		1	1 25
G. C. Bosson, Mess Sets, . . .		696	2,610 00
Chapin & Phipps, Axes, . . .	dozen,	30	277 50
Chapin & Phipps, Hatchets, . . .	"	30	157 50
Chapin & Phipps, Picks and Handles, . . .	"	5	52 50
Dover Stamping Co., Tin Plates, . . .	gross,	134 $\frac{4}{12}$	703 91
Kinsley Iron Co., Stove Grates, . . .		200	122 52
Kinsley Iron Co., Crowbars, . . .		301	294 13

Horton, Hall & Co., Axes, dozen,	32	\$288 00
Horton, Hall & Co., Picks and Handles,	5	50 00
Carter, Stratton & Co., Hatchets,	16	88 00
Dodge, Gilbert & Co., Crowbars,	18	16 44
J. Crumley, (by Reed,) Vielle Camp Stove, . . .	1	35 50
		<hr/>
		\$51,376 00

Horses.

Cheney & Coleman,	1,685	\$206,968 55
Cheney & Coleman,	1,597	192,867 06
		<hr/>
		3,282
		<hr/>
		\$399,835 61

Wagons.

E. R. Eager, Army Wagons,	305	\$42,080 00
E. R. Eager, " "	10	1,215 00
M. W. Wood, " "	80	10,759 50
E. H. Brainerd, Hospital Wagons,	32	6,493 46
J. S. & E. Abbott, " "	12	2,880 00
E. H. Brainerd, Ambulances,	21	3,500 00
G. F. Shephard, "	11	1,705 00
W. Mansfield, "	34	5,575 00
Nichols, Thomas & Co., Ambulances,	31	5,503 00
		<hr/>
		\$79,710 96
Army Wagons,	395	\$54,054 50
Hospital Wagons,	44	9,373 46
Ambulances,	97	16,283 00

In addition to the above, Mr. Brainerd is now making 10 Ambulances and 4 Hospital wagons for Cavalry.

RECAPITULATION.

Overcoats,	\$288,642 08
Jackets,	35,332 90
Infantry Coats,	99,502 90
Uniform Suits,	76,396 19
Pantaloon,	91,103 15
Drawers,	55,613 47
Shirts,	80,176 54
Cloth,	90,215 59
Blouses,	63,548 37
Boots and Shoes,	73,986 60
Hats and Caps,	47,393 21
Combs,	1,103 33
Socks,	17,594 02
Blankets,	121,460 60
India Rubber Blankets,	39,879 43
Infantry Accoutrements,	149,765 14
Knapsacks,	93,437 12
Haversacks,	20,903 25
Canteens,	9,102 48
Harnesses,	34,447 23
Horses,	399,835 61
Wagons,	79,710 96
Ordnance,	24,641 41
Camp Equipments,	51,376 00
	<hr/>
	\$2,045,167 58

Commonwealth of Massachusetts.

ANNUAL REPORT

OF THE

BANK COMMISSIONERS,

SEPTEMBER 30, 1861.

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1861.

ANNUAL REPORT

OF THE

BANK COMMISSIONERS.

To Hon. OLIVER WARNER, *Secretary of the Commonwealth:*

The Bank Commissioners respectfully submit their Eleventh Annual Report.

The number of banks in the Commonwealth is one hundred and eighty-one, with an aggregate capital of \$67,319,200. Three new banks have gone into operation since the date of our last Annual Report, viz.: the Mount Vernon Bank and the Continental Bank, in Boston, and the Harvard Bank, in Cambridge, all organized under general laws. The two former commenced business in November, 1860; the latter in March, 1861.

At the date of our last Report, the bank capital

in this Commonwealth amounted to . . .	\$66,057,962	00
The increase during the year has been, . . .	1,261,238	00

Total at the present time, . . .	\$67,319,200	00
----------------------------------	--------------	----

The additions made during the past year to the bank capital have been the following:

Tremont Bank, (increase,)	\$250,000	00
Columbian Bank, (increase,)	150,000	00
Mount Vernon Bank, (new,)	200,000	00
Continental Bank, (new,)	300,000	00
Harvard Bank, (new,)	200,000	00
Berkshire Bank, (balance,)	36,238	00
Bristol County Bank, (increase,)	125,000	00
	\$1,261,238	00

The Essex Bank, in Haverhill, was also authorized by the legislature of 1861 to increase its capital stock in the sum of one hundred thousand dollars, but has not yet availed itself of the permission.

Of the whole amount of bank capital in this Commonwealth,—

44 banks in Boston have	.	.	.	.	\$38,631,700 00
137 other banks have	.	.	.	.	28,687,500 00
					<hr/>
					\$67,319,200 00

When this Commission was established, (in May, 1851,) the bank capital in the Commonwealth amounted to \$38,265,000, and the number of banks in operation was one hundred and thirty—thirty in Boston, one hundred out of Boston. This appears from the “Abstracts” for that year, prepared by the Secretary of the Commonwealth, and exhibiting the condition of the banks on the first Saturday of May, 1851. Since that time, fifty additional banks have been incorporated by special enactment of the legislature, and seven have been organized under general laws. Sixteen were incorporated at a single session, in 1853, and twenty at the next session, in 1854. Of the latter number, (chartered in 1854,) one, the Blackstone River Bank, never went into operation, and another, the Bass River Bank, was discontinued by injunction of court. Of the banks which were in operation in 1851, four have been discontinued, viz.: the Manufacturers’ Bank, in Georgetown, by expiration of charter, the Cochituate Bank and the Grocers’ Bank, in Boston, and the Western Bank, in Springfield, by injunction. So that the actual increase in the number of banks for the ten years, from May, 1851, to May, 1861, has been fifty-one,—fourteen in Boston, thirty-seven out of Boston. The increase of capital during the same period has been \$29,054,200.

Besides the addition of fifty-one banks to the number in operation in May, 1851, there are also forty-eight more savings banks than were then in existence, (as the whole number is now ninety-three,) making in all ninety-nine more institutions than came under the cognizance of our predecessors when they entered upon their duties in 1851, and constituting a total of 274 banks and saving banks, which are to be visited and examined once at least, and in some cases oftener, in every two

years. The increase of deposits during this period has been more than \$29,000,000.*

The gross amount of capital, held both by the banks and the savings banks, at the present time, is upwards of one hundred and twelve millions of dollars—being more than twice as large as it was in 1851. The difference which ten years have made in the amount of money controlled by these two classes of institutions, will be apparent from the figures presented in another part of this Report.

During the year ending September 30, 1861, the Commissioners have examined ninety-eight banks and fifty-one savings institutions. The following list exhibits the names of the banks examined; and the date attached to each refers to the day on which the examinations were commenced:

Banks Examined—1860-61.

NAME.	Place.	First day of Examination.
Adams,	Adams,	July 15, 1861.
Atlantic,	Boston,	Jan. 31, "
Attleborough,	Attleborough,	May 16, "
Bedford Commercial,	New Bedford,	May 31, "
Berkshire,	Adams,	July 13, "
Blackstone,	Uxbridge,	Nov. 15, 1860.
Blue Hill,	Dorchester,	Aug. 13, 1861.
Boston,	Boston,	Dec. 19, 1860.
Boylston,	Boston,	Mar. 5, 1861.
Broadway,	Boston,	June 19, "
Bunker Hill,	Charlestown,	June 26, "
Cabot,	Chicopee,	May 2, "
Cambridge Market,	Cambridge,	July 26, "
Chicopee,	Springfield,	May 1, "
Citizens',	Worcester,	April 9, "
City,	Boston,	Jan. 29, "
City,	Lynn,	Nov. 7, 1860.
Columbian,	Boston,	Sept. 12, 1861.
Commercial,	Salem,	May 8, "
Concord,	Concord,	Oct. 25, 1860.
Continental,	Boston,	June 13, 1861.
Conway,	Conway,	July 17, "
Eagle,	Boston,	Oct. 2, 1860.
Exchange,	Salem,	May 14, 1861.

* The increase up to October, 1860, (a period of nine years and five months,) according to the returns of that date, was \$29,500,147. The total amount of deposits at that time was \$45,054,235; in May, 1851, it was \$15,554,088.

Banks Examined—Continued.

NAME.	Place.	First day of Examination.
Falmouth,	Falmouth,	Oct. 12, 1860.
Fitchburg,	Fitchburg,	April 17, 1861.
Globe,	Boston,	Jan. 17, "
Grafton,	Grafton,	Nov. 16, 1860.
Hamilton,	Boston,	Jan. 24, 1861.
Hampshire Manufacturers',	Ware,	May 22, "
Harvard,	Cambridge,	Sept. 30, "
Hide and Leather,	Boston,	Feb. 11, "
Holyoke,	Northampton,	June 6, "
Housatonic,	Stockbridge,	July 10, "
John Hancock,	Springfield,	April 30, "
Lighton,	Lynn,	Aug. 6, "
Lancaster,	Lancaster,	April 18, "
Lechmere,	Cambridge,	Feb. 26, "
Lee,	Lee,	July 11, "
Leicester,	Leicester,	April 10, "
Machinists',	Taunton,	Aug. 15, "
Mahaiwe,	Great Barrington,	July 9, "
Malden,	Malden,	July 24, "
Martha's Vineyard,	Edgartown,	Oct. 11, 1860.
Massachusetts,	Boston,	Jan. 7, 1861.
Massasoit,	Fall River,	May 30, "
Mattapan,	Dorchester,	July 25, "
Mechanics',	Newburyport,	May 10, "
Mechanics',	Boston,	June 28, "
Merchants',	Boston,	Mar. 11, "
Merchants',	Lowell,	May 27, "
Merchants',	Newburyport,	May 9, "
Merchants',	Salem,	Aug. 2, "
Merrimack,	Haverhill,	Sept. 4, "
Metacomet,	Fall River,	Oct. 31, 1860.
Metropolis, Bank of the	Boston,	Mar. 27, 1861.
Millbury,	Millbury,	Nov. 15, 1860.
Monson,	Monson,	May 3, 1861.
Mount Vernon,	Boston,	June 12, "
Mutual Redemption,	Boston,	Jan. 15, "
New England,	Boston,	Mar. 7, "
Newton,	Newton,	June 25, "
North,	Boston,	Oct. 8, 1860.
Northampton,	Northampton,	June 7, 1861.
Northborough,	Northborough,	April 11, "
North Bridgewater,	North Bridgewater,	Oct. 16, 1860.
Old Colony,	Plymouth,	May 28, 1861.
Pacific,	Nantucket,	Aug. 27, "
People's,	Roxbury,	July 23, "
Provincetown,	Provincetown,	Aug. 7, "
Pyncheon,	Springfield,	April 30, "
Quinsigamond,	Worcester,	July 2, "
Quincy Stone,	Quincy,	Aug. 5, "
Republic, Bank of the	Boston,	Jan. 22, "
Rockland,	Roxbury,	June 20, "

Banks Examined—Concluded.

NAME.	Place.	First day of Examination.
Rockport,	Rockport,	Aug. 16, 1861.
Rollstone,	Fitchburg,	Oct. 24, 1860.
Salem,	Salem,	May 7, 1861.
Shawmut,	Boston,	Jan. 9, “
Shelburne Falls,	Shelburne,	July 17, “
Southbridge,	Southbridge,	May 23, “
South Reading,	South Reading,	Oct. 17, 1860.
Springfield,	Springfield,	June 8, 1861.
State,	Boston,	Feb. 14, “
Suffolk,	Boston,	Mar. 21, “
Townsend,	Townsend,	Oct. 23, 1860.
Traders',	Boston,	Mar. 25, 1861.
Tradesman's,	Chelsea,	June 27, “
Tremont,	Boston,	Feb. 19, “
Union,	Boston,	Dec. 26, 1860.
Village,	Danvers,	Aug. 12, 1861.
Waltham,	Waltham,	July 29, “
Wamesit,	Lowell,	April 16, “
Wamsutta,	Fall River,	May 29, “
Washington,	Boston,	Feb. 5, “
Webster,	Boston,	Mar. 19, “
Worcester County,	Blackstone,	Nov. 14, 1860.
Wrentham,	Wrentham,	May 15, 1861.

The following Abstracts will exhibit the general condition of the several banks named in the preceding list, as it appeared upon the examination by the Commissioners:—

A B S T R A C T S .

EAGLE BANK—BOSTON.

[October 2, 1860.]

WALDO FLINT, *President.*

Cashier, ROBERT S. COVELL.

Capital, . . .	\$1,000,000 00	Loan, . . .	\$1,625,205 58
Circulation, . . .	165,187 00	Real Estate, . . .	—
Deposits, . . .	608,299 48	Checks and Bills of other Banks, . . .	103,498 00
Bank Balances, . . .	19,504 69	Bank Balances, . . .	9,082 47
Profits on hand, . . .	90,163 00	Specie, . . .	145,368 12
	<u>\$1,883,154 17</u>		<u>\$1,883,154 17</u>
Immediate Liabilities, .	\$792,991 17	Immediate Resources,	\$257,948 59

Overdue or Suspended Paper, \$65,091. Probable loss, \$847.

Number of Directors,	8
Stock owned by Directors,	199 shares.
Amount of Directors' Liabilities,	71,326 00
Largest indebtedness of any one individual or company,	66,499 00
Loan on Stock of the Bank, (on 39 shares,)	3,200 00
Greatest amount of Stock held by any one person or corporation,	100,000 00
Highest Loan at any one time during the past year,	1,639,758 00
Proportion of Loan payable out of Boston,	Very small.
“ “ on which Exchange is charged,	Very small.
Amount of charges for Exchange during the last year,	Very small.
Amount of Deposits drawing interest,	None.
Annual Expenses, about,	\$13,000 00
Last semi-annual dividend, (October, 1860,)	$3\frac{1}{2}$ per cent.
Number of Stockholders present at last annual meeting,	11
Number of shares represented “ “ “	1,214
Borrowed of other Banks during the last year,	\$100,000 00
Loaned to “ “ “ “ “	75,000 00

NORTH BANK—BOSTON.

[October 8, 1860.]

CHARLES G. NAZRO, *President.**Cashier, J. B. WITHERBEE.*

Capital, . . .	\$860,000 00	Loan, . . .	\$1,280,339 44
Circulation, . .	114,634 00	Real Estate, . .	1,000 00
Deposits, . . .	380,091 65	Checks and Bills of other Banks, . .	70,067 85
Bank Balances, .	45,359 09	Bank Balances, .	5,469 58
Profits on hand, .	13,766 04	Specie, . . .	56,973 91
	<u>\$1,413,850 78</u>		<u>\$1,413,850 78</u>
Immediate Liabilities, .	\$510,084 74	Immediate Resources,	\$132,511 34

Overdue or Suspended Paper, \$11,520. No loss anticipated.

Number of Directors,	7
Stock owned by Directors,	90 shares.
Amount of Directors' Liabilities,	142,024 00
Largest indebtedness of any one individual or company, .	70,800 00
Loan on Stock of the Bank, (on 19 shares,)	1,684 00
Greatest amount of Stock held by any one person or cor- poration,	384 shares.
Highest Loan at any one time during the past year, . .	\$1,344,305 00
Proportion of Loan payable out of Boston, about . .	One-third.
“ “ on which Exchange is charged,	Less than 5 pr. ct.
Amount of charges for Exchange during the last year, .	\$2,676 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$12,500 00
Last semi-annual dividend, (October, 1860,)	3 per cent.
Number of Stockholders present at last annual meeting,	15 or 20.
Number of shares represented “ “ “	895

Borrowed of other Banks during the last year, . . .	\$175,000 00
Loaned to “ “ “ “ “	135,459 90

MARTHA'S VINEYARD BANK—EDGARTOWN.

[October 11, 1860.]

DANIEL FISHER, *President*.*Cashier*, JOSEPH T. PEASE.

Capital, . . .	\$100,000 00	Loan, . . .	\$193,397 52
Circulation, . .	81,440 00	Real Estate, . .	5,000 00
Deposits, . . .	30,305 82	Checks and Bills of other Banks, . .	2,397 05
Bank Balances, .	—	Bank Balances, . .	19,943 31
Profits on hand, .	16,786 73	Specie, . . .	7,794 67
	<u>\$228,532 55</u>		<u>\$228,532 55</u>
Immediate Liabilities, .	\$111,745 82	Immediate Resources,	\$30,135 03

Overdue or Suspended Paper, \$3,535. No loss anticipated.

Number of Directors,	7
Stock owned by Directors,	236 shares.
Amount of Directors' Liabilities,	\$43,208 00
Largest indebtedness of any one individual or company,	25,000 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corporation,	100 shares.
Highest Loan at any one time during the past year,	\$191,018 00
Proportion of Loan payable out of Edgartown, about	Five-eighths.
“ “ on which Exchange is charged,	Very small.
Amount of charges for Exchange the last year, about	\$600 00
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$1,100 00
Last semi-annual dividend, (October, 1860,)	3 per cent.
Number of Stockholders present at last annual meeting,	20
Number of shares represented “ “ “	249

No Loans to or from other Banks during the last year.

FALMOUTH BANK—FALMOUTH.

[October 12, 1860.]

OLIVER C. SWIFT, *President*.*Cashier*, SAMUEL P. BOURNE.

Capital, . . .	\$100,000 00	Loan, . . .	\$150,547 69
Circulation, . . .	38,997 00	Real Estate, . . .	4,300 00
Deposits, . . .	5,184 26	Checks and Bills of other Banks, . . .	1,098 44
Bank Balances, . . .	7,092 28	Bank Balances, . . .	—
Profits on hand, . . .	9,336 85	Specie, . . .	4,664 26
	<hr/> \$160,610 39		<hr/> \$160,610 39
Immediate Liabilities, .	\$51,273 54	Immediate Resources,	\$5,762 70

Overdue or Suspended Paper, \$12,117. Probable loss, \$8,000.

Number of Directors,	7
Stock owned by Directors,	86 shares.
Amount of Directors' Liabilities,	\$22,193 00
Largest indebtedness of any one individual or company,	12,075 00
Loan on Stock of the Bank, (on 13 shares,)	800 00
Greatest amount of Stock held by any one person or corporation,	67 shares.
Highest Loan at any one time during the past year,	\$157,846 00
Proportion of Loan payable out of Falmouth, about	Three-fourths.
“ “ on which Exchange is charged,	Very small.
Amount of charges for Exchange the last year, not over	\$100 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$900 00
Last semi-annual dividend, (October, 1860,)	2 per cent.
Number of Stockholders present at last annual meeting,	Not stated.
Number of shares represented “ “ “	Not stated.

No Loans to or from other Banks during the last year.

NORTH BRIDGEWATER BANK—NORTH BRIDGEWATER.

[October 16, 1860.]

MARTIN WALES, *President*.*Cashier*, R. P. KINGMAN.

Capital, . . .	\$100,000 00	Loan, . . .	\$203,856 65
Circulation, . . .	77,728 00	Real Estate, . . .	—
Deposits, . . .	31,973 37	Checks and Bills of other Banks, . . .	6,839 00
Bank Balances, . . .	—	Bank Balances, . . .	18,578 76
Profits on hand, . . .	26,410 39	Specie, . . .	6,837 35
	<u>\$236,111 76</u>		<u>\$236,111 76</u>
Immediate Liabilities, .	\$109,701 37	Immediate Resources,	\$32,255 11

Overdue or Suspended Paper, none.

Number of Directors,	7
Stock owned by Directors,	216 shares.
Amount of Directors' Liabilities,	\$6,577 00
Largest indebtedness of any one individual or company,	30,389 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corporation,	100 shares.
Highest Loan at any one time during the past year,	*\$205,008 00
Proportion of Loan payable out of North Bridgewater,	Seven-eighths.
“ “ on which Exchange is charged, about	Half.
Amount of charges for Exchange during the last year,	\$2,300 00
Amount of Deposits drawing interest,	None.
Annual Expenses,	2,100 00
Last semi-annual dividend, (October, 1860,)	4 per cent.
Number of Stockholders present at last annual meeting,	15
Number of shares represented “ “ “	337

No Loans to or from other Banks during the last year.

* Including \$5,000 loaned to the Commonwealth.

SOUTH READING BANK—SOUTH READING.

[October 17, 1860.]

THOMAS EMERSON, *President*.*Cashier*, LILLEY EATON.

Capital, . . .	\$100,000 00	Loan, . . .	\$169,883 57
Circulation, . .	67,011 00	Bank of Mutual Redemption, . .	3,000 00
Deposits, . . .	19,276 48	Checks and Bills of other Banks, . .	1,064 00
Bank Balances, .	—	Bank Balances, . .	14,348 39
Profits on hand, .	7,256 84	Specie, . . .	5,248 36
	<u>\$193,544 32</u>		<u>\$193,544 32</u>
Immediate Liabilities, .	\$86,287 48	Immediate Resources,	\$20,660 75

Overdue or Suspended Paper, \$895. Probable loss, 50 per cent.

Number of Directors,	7
Stock owned by Directors,	166 shares.
Amount of Directors' Liabilities,	\$40,096 00
Largest indebtedness of any one individual or company, . .	16,952 00
Loan on Stock of the Bank, (on 8 shares,)	455 00
Greatest amount of Stock held by any one person or corporation,	163 shares.
Highest Loan at any one time during the past year, . . .	\$176,982 00
Proportion of Loan payable out of South Reading, . . .	$\frac{1}{2}$ to $\frac{3}{4}$.
“ “ on which Exchange is charged,	More than half.
Amount of charges for Exchange during the last year, . .	\$1,000 to \$1,500.
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$1,800 00
Last semi-annual dividend, (October, 1860,)	$3\frac{1}{2}$ per cent.
Number of Stockholders present at last annual meeting, .	Not known.
Number of shares represented “ “ “	349.

No Loans to or from other Banks during the last year.

TOWNSEND BANK—TOWNSEND.

[October 23, 1860.]

WALTER FESSENDEN, *President.**Cashier,* EDWARD ORDWAY.

Capital, . . .	\$100,000 00	Loan, . . .	\$201,162 24
Circulation, . . .	106,068 00	Real Estate, . . .	2,000 00
Deposits, . . .	13,308 51	Checks and Bills of other Banks, . . .	2,076 00
Bank Balances, . . .	—	Bank Balances, . . .	17,584 56
Profits on hand, . . .	10,951 81	Specie, . . .	4,505 52
		Bank of Mutual Re- demption, . . .	3,000 00
	<u>\$230,328 32</u>		<u>\$230,328 32</u>
Immediate Liabilities, .	\$119,376 51	Immediate Resources,	\$24,166 08

Overdue or Suspended Paper, \$3,790. No loss anticipated.

Number of Directors,	7
Stock owned by Directors,	307 shares.
Amount of Directors' Liabilities,	\$42,541 00
Largest indebtedness of any one individual or company,	16,500 00
Loan on Stock of the Bank, (on 5 shares,)	130 00
Greatest amount of Stock held by any one person or corpo- ration,	143 shares.
Highest Loan at any one time during the past year,	\$200,713 00
Proportion of Loan payable out of Townsend, about	Three-fourths.
“ “ on which Exchange is charged,	$\frac{1}{4}$ to $\frac{1}{2}$.
Amount of charges for Exchange the last year, about	\$1,400 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$2,050 00
Last semi-annual dividend, (October, 1860,)	$3\frac{1}{2}$ per cent.
Number of Stockholders present at last annual meeting, about	30
Number of shares represented at last annual meeting,	350

Borrowed of other banks during the last year, . . . *\$1,800 00

No Loans to other Banks during the last year.

* Paper re-discounted.

ROLLSTONE BANK—FITCHBURG.

[October 24, 1860.]

MOSES WOOD, *President*,*Cashier*, HERNY A. WILLIS.

Capital, . . .	\$250,000 00	Loan, . . .	\$433,407 35
Circulation, . . .	162,349 00	Real Estate, . . .	3,985 05
Deposits, . . .	48,353 33	Checks and Bills of other Banks, . . .	10,004 69
Bank Balances, . . .	1,208 01	Bank Balances, . . .	34,224 41
Profits on hand, . . .	36,953 03	Specie, . . .	17,241 87
	<u>\$498,863 37</u>		<u>\$498,863 37</u>
Immediate Liabilities, .	\$211,910 34	Immediate Resources,	\$61,470 97

Overdue or Suspended Paper, \$4,500. No loss anticipated.

Number of Directors,	12
Stock owned by Directors,	261 shares.
Amount of Directors' Liabilities,	\$127,542 00
Largest indebtedness of any one individual or company,	52,296 00
Loan on Stock of the Bank, (on 30 shares,)	1,950 00
Greatest amount of Stock held by any one person or corporation,	100 shares.
Highest Loan at any one time during the past year,	\$431,637 00
Proportion of Loan payable out of Fitchburg,	Two-thirds.
“ “ on which Exchange is charged,	$\frac{1}{3}$ to $\frac{1}{2}$.
Amount of charges for Exchange the last year, about	\$2,000 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$3,000 00
Last semi-annual dividend, (October, 1860,)	$3\frac{1}{2}$ per cent.
Number of Stockholders present at last annual meeting,	12
Number of shares represented “ “ “	297

No Loans to or from other Banks during the last year.

CONCORD BANK—CONCORD.

[October 25, 1860.]

GEORGE HEYWOOD, *President.**Cashier,* JOHN M. CHENEY.

Capital, . . .	\$100,000 00	Loan, . . .	\$197,690 14
Circulation, . .	94,914 00	Real Estate, . .	2,400 00
Deposits, . . .	31,230 56	Checks and Bills of other Banks, . .	1,674 76
Bank Balances, .	—	Bank Balances, .	18,978 26
Profits, . . .	9,349 48	Specie, . . .	14,750 88
	<u>\$235,494 04</u>		<u>\$235,494 04</u>
Immediate Liabilities, .	\$126,144 56	Immediate Resources,	\$35,403 90

Overdue or Suspended Paper, \$13,871. Probable loss, about \$2,000.

Number of Directors,	9
Stock owned by Directors,	119 shares.
Amount of Directors' Liabilities,	\$12,973 00
Largest indebtedness of any one individual or company,	7,000 00
Loan on Stock of the Bank, (on 56 shares,)	3,215 00
Greatest amount of Stock held by any one person or corporation,	100 shares.
Highest Loan at any one time during the past year,	\$197,690 00
Proportion of Loan payable out of Concord, about	Two-fifths.
“ “ on which Exchange is charged about	Two-fifths.
Amount of charges for Exchange the last year, not over	\$1,000 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	1,600 00
Last semi-annual dividend, (October, 1860,)	3½ per cent.
Number of Stockholders present at last annual meeting,	11
Number of shares represented “ “ “	109

No Loans to or from other Banks during the last year.

METACOMET BANK—FALL RIVER.

[October 31, 1860.]

JEFFERSON BORDEN, *President.**Cashier,* AZARIAH S. TRIPP.

Capital, . . .	\$600,000 00	Loan, . . .	\$880,128 12
Circulation, . . .	150,355 00	Real Estate, . . .	—
Deposits, . . .	129,625 40	Checks and Bills of other Banks, . . .	4,030 61
Bank Balances, . . .	507 90	Bank Balances, . . .	42,333 84
Profits, . . .	54,905 63	Specie, . . .	8,901 36
	<u>\$935,393 93</u>		<u>\$935,393 93</u>
Immediate Liabilities, .	\$280,488 30	Immediate Resources,	\$55,265 81

Overdue or Suspended Paper, \$15,412. No loss expected.

Number of Directors,	9
Stock owned by Directors,	358 shares.
Amount of Directors' Liabilities,	\$305,741 00
Largest indebtedness of any one individual or company,	231,100 00
Loan on Stock of the Bank, (on 100 shares,)	9,000 00
Greatest amount of Stock held by any one person or corporation,	126,800 00
Highest Loan at any one time during the past year,	919,528 00
Proportion of Loan payable out of Fall River,	$\frac{3}{4}$ to $\frac{4}{5}$.
“ “ on which Exchange is charged, about	Half.
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$3,275 00
Last semi-annual dividend, (July, 1860,)	3 per cent.
Number of Stockholders present at last annual meeting, about	17
Number of shares represented at last annual meeting,	2,306

No Loans to or from other Banks during the last year.

CITY BANK OF LYNN—LYNN.

[November 7, 1860.]

AMOS P. TAPLEY, *President.**Cashier, B. V. FRENCH.*

Capital, . . .	\$150,000 00	Loan, . . .	\$288,349 77
Circulation, . . .	95,129 00	Real Estate, . . .	--
Deposits, . . .	48,271 18	Checks and Bills of other Banks, . . .	4,106 74
Bank Balances, . . .	3,953 78	Bank Balances, . . .	7,524 98
Profits on hand, . . .	9,586 49	Specie, . . .	6,958 96
	<u>\$306,940 45</u>		<u>\$306,940 45</u>
Immediate Liabilities, . . .	\$147,353 96	Immediate Resources, . . .	\$18,590 68

Overdue or Suspended Paper, none.*

Number of Directors,	7
Stock owned by Directors,	122 shares.
Amount of Directors' Liabilities,	\$45,730 00
Largest indebtedness of any one individual or company,	25,467 00
Loan on Stock of the Bank,	Five shares pledged as general collateral.
Greatest amount of Stock held by any one person or corporation,	168 shares.
Highest Loan at any one time during the past year,	\$288,349 00
Proportion of Loan payable out of Lynn,	Large.
" " on which Exchange is charged,	$\frac{1}{2}$ to $\frac{2}{3}$.
Amount of charges for Exchange during the last year,	\$1,200 to \$1,500.
Amount of Deposits drawing interest, about	\$2,900 00
Annual Expenses, about	2,850 00
Last semi-annual dividend, (October, 1860,)	4 per cent.
Number of Stockholders present at last annual meeting,	3
Number of shares represented " " "	Not counted.

No Loans to or from other Banks during the last year.

* Every note ever discounted by this Bank, the Cashier states, has been paid at maturity.

WORCESTER COUNTY BANK—BLACKSTONE.

[November 14, 1860.]

HENRY S. MANSFIELD, *President*.*Cashier*, MOSES FARNUM.

Capital, . . .	\$100,000 00	Loan, . . .	\$144,531 54
Circulation, . .	45,211 00	Bank of Mutual Redemption, . .	3,000 00
Deposits, . . .	6,465 64	Checks and Bills of other Banks, . .	2,293 00
Bank Balances, . .	—	Bank Balances, . .	3,806 11
Profits on hand, . .	5,631 77	Specie, . . .	3,677 76
	<u>\$157,308 41</u>		<u>\$157,308 41</u>
Immediate Liabilities,	\$51,676 64	Immediate Resources,	\$9,776 87

Overdue or Suspended Paper, \$350. Probable loss, \$225.

Number of Directors,	9
Stock owned by Directors,	101 shares.
Amount of Directors' Liabilities,	\$32,337 00
Largest indebtedness of any one individual or company, . .	17,438 00
Loan on stock of the Bank, (on 30 shares,)	3,000 00
Greatest amount of Stock held by any one person or corporation,	52 shares.
Highest Loan at any one time during the past year, . . .	\$152,551 00
Proportion of Loan payable out of Blackstone, about	Three-fourths.
“ “ on which Exchange is charged, about	Three-fourths.
Amount of charges for Exchange the last year, about . .	\$1,000 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$1,000 00
Last semi-annual dividend, (October, 1860,)	3 per cent.
Number of Stockholders present at last annual meeting, .	12
Number of shares represented “ “ “	209

No Loans to or from other Banks during the last year.

BLACKSTONE BANK—UXBRIDGE.

[November 15, 1860.]

PAUL WHITIN, *President.**Cashier,* EBENEZER W. HAYWARD.

Capital, . . .	\$100,000 00	Loan, . . .	\$198,130 91
Circulation, . . .	86,495 50	Bank of Mutual Redemption, . . .	5,000 00
Deposits, . . .	42,653 07	Checks and Bills of other Banks, . . .	4,052 00
Bank Balances, . . .	—	Bank Balances, . . .	35,139 86
Profits on hand, . . .	19,563 41	Specie, . . .	6,389 21
	<u>\$248,711 98</u>		<u>\$248,711 98</u>
Immediate Liabilities, .	\$129,148 57	Immediate Resources,	\$45,581 07

Overdue or Suspended Paper, \$1,641. Probable loss, \$500.

Number of Directors,	9
Stock owned by Directors,	107 shares.
Amount of Directors' Liabilities,	\$59,816 00
Largest indebtedness of any one individual or company,	34,100 00
Loan on Stock of the Bank, (on seven shares,)	700 00
Greatest amount of Stock held by any one person or corporation,	100 shares.
Highest Loan at any one time during the past year,	\$202,500 00
Proportion of Loan payable out of Uxbridge,	$\frac{1}{2}$ to $\frac{3}{4}$.
“ “ on which Exchange is charged, about	Half.
Amount of charges for Exchange during last year, about	\$1,000 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$1,500 00
Last semi-annual dividend, (October, 1860,)	4 per cent.
Number of Stockholders present at last annual meeting,	Not counted.
Number of shares represented “ “ “	Not reported.

No Loans to or from other Banks during the last year.

MILLBURY BANK—MILLBURY.

[November 15, 1860.]

JONATHAN WARREN, *President*.*Cashier*, DAVID ATWOOD.

Capital, . . .	\$100,000 00	Loan, . . .	\$156,927 13
Circulation, . . .	55,567 00	Real Estate, . . .	—
Deposits, . . .	18,086 34	Checks and Bills of other Banks, . . .	5,697 00
Bank Balances, . . .	1,454 44	Bank Balances, . . .	13,878 00
Profits on hand, . . .	5,500 99	Specie, . . .	4,106 64
	<u>\$180,608 77</u>		<u>\$180,608 77</u>
Immediate Liabilities, .	\$75,107 78	Immediate Resources,	\$23,681 64

Overdue or Suspended Paper, \$4,370. Probable loss, \$200 to \$300.

Number of Directors,	7
Stock owned by Directors,	58 shares.
Amount of Directors' Liabilities,	\$28,350 00
Largest indebtedness of any one individual or company,	16,300 00
Loan on Stock of the Bank, (on 10 shares,)	500 00
Greatest amount of Stock held by any one person or corporation,	80 shares.
Highest Loan at any one time during the past year,	\$177,163 00
Proportion of Loan payable out of Millbury, about	Seven-eighths.
“ “ on which Exchange is charged, about	Half.
Amount of charges for Exchange during the last year,	\$600 to \$700.
Amount of Deposits drawing interest,	\$1,000 00
Annual Expenses, about	1,400 00
Last semi-annual dividend, (October, 1860,)	4 per cent.
Number of Stockholders present at last annual meeting,	12
Number of shares represented “ “ “	169

Borrowed of other Banks, (once within 18 months,) *\$6,000 00

No Loans to other Banks during the last year.

* Paper re-discounted.

GRAFTON BANK—GRAFTON.

[November 16, 1860.]

EZEKIEL B. STODDARD, *President*.*Cashier*, WALTER T. SUTTON.

Capital, . . .	\$100,000 00	Loan, . . .	\$185,652 92
Circulation, . . .	52,347 00	Fixtures, . . .	2,000 00
Deposits, . . .	30,567 85	Checks and Bills of other Banks, . . .	1,219 45
Bank Balances, . . .	9,827 03	Bank of Mutual Re- demption, . . .	3,000 00
Profits on hand, . . .	3,512 68	Specie, . . .	4,382 19
	<u>\$196,254 56</u>		<u>\$196,254 56</u>
Immediate Liabilities,	\$92,741 88	Immediate Resources,	\$5,601 64

Overdue or Suspended Paper, \$950. Probable loss, fifty per cent.

Number of Directors,	7
Stock owned by Directors,	124 shares.
Amount of Directors' Liabilities,	\$36,115 00
Largest indebtedness of any one individual or company,	13,915 00
Loan on Stock of the Bank, (on five shares,)	400 00
Greatest amount of Stock held by any one person or corpo- ration,	100 shares.
Highest Loan at any one time during the past year,	\$185,652 00
Proportion of Loan payable out of Grafton,	Nearly all.
“ “ on which Exchange is charged,	Three-fourths.
Amount of charges for Exchange during the last year,	No account kept.
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$1,500 00
Last semi-annual dividend, (October, 1860,)	3 per cent.
Number of Stockholders present at last annual meeting,	Not stated.
Number of shares represented “ “ “	Not stated.

No Loans to or from other Banks during the last year.

BOSTON BANK—BOSTON.

[December 19, 1860.]

ROBERT HOOPER, *President.**Cashier,* JAMES C. WILD.

Capital, . . .	\$900,000 00	Loan, . . .	\$1,531,176 48
Circulation, . . .	158,671 00	Real Estate, . . .	65,000 00
Deposits, . . .	604,349 00	Checks and Bills of other Banks, . . .	59,331 55
Bank Balances, . . .	50,573 25	Bank Balances, . . .	29,320 48
Profits on hand, . . .	163,690 08	Specie, . . .	192,454 82
	<u>\$1,877,283 33</u>		<u>\$1,877,283 33</u>
Immediate Liabilities, . . .	\$813,593 25	Immediate Resources, . . .	\$281,106 85

Overdue or Suspended Paper, none.

Number of Directors,	11
Stock owned by Directors,	528 shares.
Amount of Directors' Liabilities,	\$309,100 00
Largest indebtedness of any one individual or company,	125,000 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corporation,	700 shares.
Highest Loan at any one time during the past year,	\$1,713,572 00
Proportion of Loan payable out of Boston, not quite	One-third.
“ “ on which Exchange is charged,	Very small.
Amount of charges for Exchange during the last year,	\$739 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$12,000 00
Last semi-annual dividend, (October, 1860,)	4 per cent.
Number of Stockholders present at last annual meeting,	5
Number of shares represented “ “ “	1,323

Borrowed of other Banks during the last year, Nothing.

Loaned to other Banks during the last year, \$320,000 00

UNION BANK—BOSTON.

[December 26, 1860.]

THADDEUS NICHOLS, *President.**Cashier,* LEMUEL GULLIVER.

Capital, . . .	\$1,000,000 00	Loan, . . .	\$1,871,591 98
Circulation, . .	112,108 00	Real Estate, . .	—
Deposits, . . .	614,212 30	Checks and Bills of other Banks, . .	82,939 50
Bank Balances, .	269,098 43	Bank Balances, .	95,092 79
Profits on hand, .	157,347 22	Specie, . . .	103,141 68
	<u>\$2,152,765 95</u>		<u>\$2,152,765 95</u>
Immediate Liabilities, .	\$995,418 73	Immediate Resources,	\$281,173 97

Overdue or Suspended Paper, \$14,309. Probable loss, not over \$500.

Number of Directors,	9
Stock owned by Directors,	47 shares.
Amount of Directors' Liabilities,	\$320,511 00
Largest indebtedness of any one individual or company, .	124,955 00
Loan on Stock of the Bank, (on 15 shares,)	1,500 00
Greatest amount of Stock held by any one person or corporation,	312 shares.
Highest Loan at any one time during the past year, . .	\$2,000,643 00
Proportion of Loan payable out of Boston, nearly .	Half.
“ “ on which Exchange is charged, .	Very small.
Amount of charges for Exchange the last year, possibly .	\$1,000 00
Amount of Deposits drawing interest,	200,000 00
Annual Expenses, about	13,000 00
Last semi-annual dividend, (October, 1860,)	4 per cent.
Number of Stockholders present at last annual meeting, not more than	10 or 12.
Number of shares represented at last annual meeting,	730
Borrowed of other Banks during the last year,	\$60,000 00
Loaned to “ “ “ “	275,000 00

MASSACHUSETTS BANK—BOSTON.

[January 7, 1861.]

JOHN J. DIXWELL, *President*.*Cashier*, JAMES DODD.

Capital, . . .	\$800,000 00	Loan, . . .	\$1,282,336 61
Circulation, . . .	107,719 00	Real Estate, . . .	22,076 94
Deposits, . . .	403,656 30	Checks and Bills of other Banks, . . .	71,075 35
Bank Balances, . . .	54,983 12	Bank Balances, . . .	2,161 50
Profits on hand, . . .	116,386 36	Specie, . . .	105,094 38
	<u>\$1,482,744 78</u>		<u>\$1,482,744 78</u>
Immediate Liabilities, . . .	\$566,358 42	Immediate Resources, . . .	\$178,331 43

Overdue or Suspended Paper, none.

Number of Directors,	10
Stock owned by Directors,	61 shares.
Amount of Directors' Liabilities,	\$256,000 00
Largest indebtedness by any one individual or company,	81,600 00
Loan on Stock of the Bank, (on 13 shares,)	3,000 00
Greatest amount of Stock held by any one person or corporation,	235 shares.
Highest Loan at any one time during the past year,	\$1,435,968 00
Proportion of Loan payable out of Boston, about	Two-fifths.
“ “ on which Exchange is charged, about	One-fourth.
Amount of charges for Exchange during the last year,	\$2,221 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$12,000 00
Last semi-annual dividend, (October, 1860,)	10 per cent.
Number of Stockholders present at last annual meeting,	10 or 15.
Number of shares represented “ “ “	443

Borrowed of other Banks during the last year,	\$465,000 00
Loaned to “ “ “ “	30,000 00

SHAWMUT BANK—BOSTON.

[January 9, 1861.]

WM. BRAMHALL, *President*.*Cashier*, STEPHEN G. DAVIS.

Capital, . . .	\$750,000 00	Loan, . . .	\$1,195,332 91
Circulation, . . .	127,782 00	Bank of Mutual Re- demption, . . .	5,000 00
Deposits, . . .	251,113 39	Checks and Bills of other Banks, . . .	61,060 71
Bank Balances, . . .	170,629 46	Bank Balances, . . .	970 22
Profits on hand, . . .	38,490 61	Specie, . . .	75,651 62
	<hr/>		<hr/>
	\$1,338,015 46		\$1,338,015 46
	<hr/>		<hr/>
Immediate Liabilities, .	\$549,524 85	Immediate Resources,	\$137,682 55

Overdue or Suspended Paper, \$29,948. Probable loss, \$1,850.

Number of Directors,	9
Stock owned by Directors,	186 shares.
Amount of Directors' Liabilities,	\$143,373 00
Largest indebtedness of any one individual or company,	44,000 00
Loan on Stock of the Bank, (on 30 shares,)	2,500 00
Greatest amount of Stock held by any one person or cor- poration,	500 shares.
Highest Loan at any one time during the past year,	\$1,349,826 00
Proportion of Loan payable out of Boston, about	One-fourth.
“ “ on which Exchange is charged, about	One-fourth.
Amount of charges for Exchange during the last year, about	\$6,000 00
Amount of Deposits drawing interest,	50,000 00
Annual Expenses, about	12,000 00
Last semi-annual dividend, (October, 1860,)	3 per cent.
Number of Stockholders at last annual meeting, about	10
Number of shares represented “ “ “	797

No Loans to or from other Banks during the last year.

BANK OF MUTUAL REDEMPTION—BOSTON.

[January 15, 1861.]

JAMES G. CARNEY, *President*.*Cashier*, HENRY P. SHED.

Capital, . . .	\$561,700 00	Loan, . . .	\$1,132,512 13
Circulation, . .	60,015 00	Real Estate, . .	-
Deposits, . . .	17,655 13	Checks and Bills of other Banks, . .	535,515 96
Bank Balances, .	1,556,065 94	Bank Balances, .	518,367 46
Profits on hand, .	11,502 85	Specie, . . .	20,543 37
	<u>\$2,206,938 92</u>		<u>\$2,206,938 92</u>
Immediate Liabilities, .	\$1,633,736 07	Immediate Resources,	\$1,074,426 79

Overdue or Suspended Paper, \$4,518. No loss anticipated.

Number of Directors,	13
Stock owned by Directors,*	-
Amount of Directors' Liabilities,	\$71,182 00
Largest indebtedness of any one individual or company, .	59,000 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one bank, .	140 shares.
Highest Loan at any one time during the past year, .	\$1,134,718 00
Proportion of Loan payable out of Boston, more than	Half.
“ “ on which Exchange is charged, more	
than	Half.
Amount of charges for Exchange during the last year,	Not known.
Amount of Deposits drawing interest,	\$4,682 00
Annual Expenses,	40,000 00
Last semi-annual dividend, (October, 1860,) . . .	2 per cent.
Number of Stockholders present at last annual meeting,	Not known.
Number of shares represented “ “ “	Not known.
Borrowed of other Banks during the last year, about .	\$4,000,000 00
Loaned to “ “ “ “ “ .	6,060,000 00

* The stock is owned by banks only.

GLOBE BANK—BOSTON.

[January 17, 1861.]

IGNATIUS SARGENT, *President*.*Cashier*, CHARLES SPRAGUE.

Capital, . . .	\$1,000,000 00	Loan, . . .	\$1,828,141 78
Circulation, . . .	175,334 00	Real Estate, . . .	—
Deposits, . . .	598,787 36	Checks and Bills of other Banks, . . .	118,774 00
Bank Balances, . . .	258,288 56	Bank Balances, . . .	8,255 82
Profits on hand, . . .	131,354 28	Specie, . . .	208,592 60
	<u>\$2,163,764 20</u>		<u>\$2,163,764 20</u>
Immediate Liabilities, .	\$1,032,409 92	Immediate Resources,	\$335,622 42

Overdue or Suspended Paper, \$5,954. No loss apprehended.

Number of Directors,	9
Stock owned by Directors,	239 shares.
Amount of Directors' Liabilities,	\$172,317 00
Largest indebtedness of any one individual or company,	114,350 00
Loan on Stock of the Bank, (on 42 shares,)	4,200 00
Greatest amount of Stock held by any one person or corporation,	900 shares.
Highest Loan at any one time during the past year,	\$2,016,677 00
Proportion of Loan payable out of Boston,	One-third.
“ “ on which Exchange is charged, not more than	One-tenth.
Amount of charges for Exchange during the last year,	Very small.
Amount of Deposits drawing interest,	The am't varies.*
Annual Expenses, about	\$14,000 00
Last semi-annual dividend, (October, 1860,)	4 per cent.
Number of Stockholders present at last annual meeting,	Not stated.
Number of shares represented “ “ “	2,039

Borrowed of other Banks during the last year, †\$50,000 00

Loaned to other Banks during the last year,—Many times; no record kept of amounts; they have varied from \$15,000 to \$100,000.

* Interest is allowed to a few country banks.

† The only loan ever obtained by the Globe Bank.

BANK OF THE REPUBLIC—BOSTON.

[January 22, 1861.]

DAVID SNOW, *President.**Cashier,* THEODORIC C. SEVERANCE.

Capital, . . .	\$1,000,000 00	Loan, . . .	\$1,315,235 03
Circulation, . . .	102,933 00	Furniture, . . .	4,000 00
Deposits, . . .	286,490 29	Checks and Bills of other Banks, . . .	64,749 72
Bank Balances, . . .	23,488 20	Bank Balances, . . .	5,104 60
Profits on hand, . . .	33,119 55	Specie, . . .	56,941 69
	<hr/> \$1,446,031 04		<hr/> \$1,446,031 04
Immediate Liabilities, .	\$412,911 49	Immediate Resources,	\$126,796 01

Overdue or Suspended Paper, \$2,500. No loss apprehended.

Number of Directors,	10
Stock owned by Directors,	503 shares.
Amount of Directors' Liabilities,	\$225,627 00
Largest indebtedness of any one individual or company,	43,059 00
Loan on Stock of the Bank, (on 140 shares,)	12,400 00
Greatest amount of Stock held by any one person or corporation,	378 shares.
Highest Loan at any one time during the past year,	\$1,445,950 00
Proportion of Loan payable out of Boston, about	One-third.
“ “ on which Exchange is charged, about	One-third.
Amount of charges for Exchange during the last year,	\$7,000 to \$8,000.
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$8,000 00
Last semi-annual dividend, (October, 1860,)	4 per cent.
Number of Stockholders at last annual meeting, about	20
Number of shares represented “ “ “	1,055
Borrowed of other Banks during the last year.	\$1,071,000 00
Loaned to “ “ “ “	1,263,000 00

HAMILTON BANK—BOSTON.

[January 24, 1861.]

DANIEL DENNY, *President.**Cashier, S. S. BLANCHARD.*

Capital, . . .	\$500,000 00	Loan, . . .	\$961,535 36
Circulation, . .	139,125 00	Real Estate, . .	—
Deposits, . . .	340,739 39	Checks and Bills of other Banks, . .	87,908 33
Bank Balances, .	424 71	Bank Balances, .	30,932 43
Profits on hand, .	151,318 08	Specie, . . .	51,231 06
	<u>\$1,131,607 18</u>		<u>\$1,131,607 18</u>
Immediate Liabilities, .	\$480,289 10	Immediate Resources,	\$170,071 82

Overdue or Suspended Paper. None.

Number of Directors,	9
Stock owned by Directors,	369 shares.
Amount of Directors' Liabilities,	\$178,275 00
Largest indebtedness of any one individual or company,	75,612 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corporation,	1,433 shares.
Highest Loan at any one time during the past year,	\$1,000,000 00
Proportion of Loan payable out of Boston,	$\frac{1}{3}$ to $\frac{1}{2}$.
“ “ on which Exchange is charged,	Small.
Amount of charges for Exchange during the last year,	No account kept.
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$12,000 00
Last semi-annual dividend, (October, 1860,)	$4\frac{1}{2}$ per cent. .
Number of Stockholders present at last annual meeting,	8
Number of shares represented “ “ “	1,836

Borrowed of other Banks during the last year,	\$120,000 00
Loaned to other Banks during the last year, over	1,000,000 00

CITY BANK—BOSTON.

[January 29, 1861.]

WM. T. ANDREWS, *President*.*Cashier*, CHARLES C. BARRY.

Capital, . . .	\$1,000,000 00	Loan, . . .	\$1,431,894 75
Circulation, . .	95,212 00	Real Estate, . .	30,000 00
Deposits, . . .	371,988 65	Checks and Bills of other Banks, . .	82,410 14
Bank Balances, .	50,522 04	Bank Balances, .	12,425 90
Profits on hand, .	110,714 98	Specie, . . .	71,706 88
	<hr/> \$1,628,437 67		<hr/> \$1,628,437 67
Immediate Liabilities, .	\$517,722 69	Immediate Resources,	\$166,542 92

Overdue or Suspended Paper, \$20,411. Probable loss, \$3,283.

Number of Directors,	9
Stock owned by Directors,	60 shares.
Amount of Directors' Liabilities,	\$286,400 00
Largest indebtedness of any one individual or company, .	67,000 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corporation,	1,275 shares.
Highest Loan at any one time during the past year, . .	\$1,564,564 00
Proportion of Loan payable out of Boston, about . .	One-third.
“ “ on which Exchange is charged, about	One-third.
Amount of charges for Exchange during the last year, .	\$2,744 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$14,000 00
Last semi-annual dividend, (October, 1860,)	3½ per cent.
Number of Stockholders present at last annual meeting,	8
Number of shares represented “ “ “	1,836

Borrowed of other Banks during the last year, . .	\$50,626 00
Loaned to “ “ “ “	365,000 00

ATLANTIC BANK—BOSTON.

[January 31, 1861.]

NATHANIEL HARRIS, *President*.*Cashier*, BENJAMIN DODD.

Capital,	\$500,000 00	Loan,	\$788,779 71
Circulation, . . .	95,885 00	Real Estate, . .	45,000 00
Deposits,	198,156 35	Checks and Bills of other Banks, . .	34,553 32
Bank Balances, . .	80,095 57	Bank Balances, . .	11,864 31
Profits on hand, . .	60,473 11	Specie,	54,412 69
	<u>\$934,610 03</u>		<u>\$934,610 03</u>
Immediate Liabilities, .	\$374,136 92	Immediate Resources,	\$100,830 32

Overdue or Suspended Paper, \$8,185. No loss apprehended.

Number of Directors,	9
Stock owned by Directors,	113 shares.
Amount of Directors' Liabilities,	\$79,995 00
Largest indebtedness of any one individual or company, . .	57,500 00
Loan on Stock of the Bank, (on 9 shares,)	700 00
Greatest amount of Stock held by any one person or corporation,	215 shares.
Highest Loan at any one time during the past year, . . .	\$881,586 00
Proportion of Loan payable out of Boston, about . . .	One-eighth.
“ “ on which Exchange is charged, about . . .	One-eighth.
Amount of charges for Exchange during the last year, not over,	\$500 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	10,500 00
Last semi-annual dividend, (October, 1860,)	3½ per cent.
Number of Stockholders present at last annual meeting, .	9
Number of shares represented “ “ “	336

Borrowed of other banks during the last year,	\$581,000 00
Loaned to “ “ “ “ “	355,000 00

WASHINGTON BANK—BOSTON.

[February 5, 1861.]

ALMON D. HODGES, *President*.*Cashier*, CHARLES A. PUTNAM.

Capital, . . .	\$750,000 00	Loan, . . .	\$1,198,578 74
Circulation, . .	130,193 00	Real Estate, . .	14,633 74
Deposits, . . .	326,185 74	Checks and Bills of other Banks, . .	55,093 44
Bank Balances, .	54,112 28	Bank Balances, .	16,585 43
Profits on hand, .	77,610 89	Specie, . . .	53,210 56
	<u>\$1,338,101 91</u>		<u>\$1,338,101 91</u>
Immediate Liabilities, .	\$510,491 02	Immediate Resources,	\$124,889 43

Overdue or Suspended Paper, \$13,760. Probable loss, 50 per cent.

Number of Directors,	9
Stock owned by Directors,	118 shares.
Amount of Directors' Liabilities,	\$100,062 00
Largest indebtedness of any one individual or company, .	51,000 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corporation,	1,269 shares.
Highest Loan at any one time during the past year, . .	\$1,339,297 00
Proportion of Loan payable out of Boston, about .	Half.
“ “ on which Exchange is charged, about .	Half.
Amount of charges for Exchange the last year, about .	\$2,800 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	12,500 00
Last semi-annual dividend, (October, 1860,) . . .	3 per cent.
Number of Stockholders present at last annual meeting,	12
Number of shares represented “ “ “	2,351

Borrowed of other Banks during the last year, . .	\$410,000 00
Loaned to “ “ “ “ . .	60,000 00

HIDE AND LEATHER BANK—BOSTON.

[February 11, 1861.]

DANIEL HARWOOD, *President.**Cashier,* JOHN S. MARCH.

Capital, . . .	\$1,000,000 00	Loan, . . .	\$1,568,840 97
Circulation, . . .	128,681 00	Real Estate, . . .	—
Deposits, . . .	333,983 16	Checks and Bills of other Banks, . . .	67,986 83
Bank Balances, . . .	235,215 37	Bank Balances, . . .	33,365 76
Profits on hand, . . .	72,175 45	Specie, . . .	99,861 42
	<u>\$1,770,054 98</u>		<u>\$1,770,054 98</u>
Immediate Liabilities, .	\$697,879 53	Immediate Resources,	\$201,214 01

Overdue or Suspended Paper, \$4,357. Probable loss, 50 per cent.

Number of Directors,	10
Stock owned by Directors,	108 shares.
Amount of Directors' Liabilities,	\$241,200 00
Largest indebtedness of any one individual or company,	52,000 00
Loan on Stock of the Bank, (on 70 shares,)	5,200 00
Greatest amount of Stock held by any one person or corporation,	250 shares.
Highest Loan at any one time during the past year,	\$1,679,273 00
Proportion of Loan payable out of Boston,	$\frac{1}{8}$ to $\frac{1}{2}$.
“ “ on which Exchange is charged, about	Two-fifths.
Amount of charges for Exchange during the last year,	\$5,000 to \$7,500.
Amount of Deposits drawing interest,	\$185,216 00
Annual Expenses,	10,650 00
Last semi-annual dividend, (October, 1860,)	3 per cent.
Number of Stockholders present at last annual meeting,	Not stated.
Number of shares represented “ “ “	503

Borrowed of other Banks during the last year,	\$353,000 00
Loaned to “ “ “ “	217,000 00

STATE BANK—BOSTON.

[February 14, 1861.]

JAMES MCGREGOR, *President*.*Cashier*, JAMES SIVRET.

Capital, . . .	\$1,800,000 00	Loan, . . .	\$2,830,925 27
Circulation, . .	130,903 00	Real Estate, . .	—
Deposits, . . .	738,703 96	Checks and Bills of other Banks, . .	68,012 85
Bank Balances, .	139,855 42	Bank Balances, .	41,708 39
Profits on hand, .	313,330 90	Specie, . . .	182,146 77
	<u>\$3,122,793 28</u>		<u>\$3,122,793 28</u>
Immediate Liabilities,	\$1,009,462 38	Immediate Resources,	\$291,868 01

Overdue or Suspended Paper, \$477. Probably no loss.

Number of Directors,	10
Stock owned by Directors,	98 shares.
Amount of Directors' Liabilities,	\$265,600 00
Largest indebtedness of any one individual or company, .	105,000 00
Loan on Stock of the Bank, (on 204 shares,)	8,400 00
Greatest amount of Stock held by any one person or corporation,	658 shares.
Highest Loan at any one time during the past year, . .	\$3,025,166 00
Proportion of Loan payable out of Boston, about, .	Three-sevenths.
“ “ on which Exchange is charged, about	Three-sevenths.
Amount of charges for Exchange during the last year, .	\$6,235 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$20,000 00
Last semi-annual dividend, (October, 1860,) . . .	3½ per cent.
Number of Stockholders present at last annual meeting,	Not stated.
Number of shares represented “ “ “	697
Borrowed of other Banks during the last year, .	Nothing.
Loaned to “ “ “ “ . . .	\$1,415,000 00

TREMONT BANK—BOSTON.

[February 19, 1861.]

ANDREW T. HALL, *President.**Cashier,* AMOS T. FROTHINGHAM.

Capital, . . .	\$1,500,000 00	Loan, . . .	\$2,372,560 85
Circulation, . .	187,004 00	Real Estate, . .	—
Deposits, . . .	567,246 79	Checks and Bills of other Banks, . .	147,279 12
Bank Balances, .	312,076 35	Bank Balances, .	19,329 47
Profits on hand, .	125,820 50	Specie, . . .	152,978 20
	<u>\$2,692,147 64</u>		<u>\$2,692,147 64</u>
Immediate Liabilities, .	\$1,066,327 14	Immediate Resources,	\$319,586 79

Overdue or Suspended Paper, \$35,617. Probable loss, \$4,000.

Number of Directors,	9
Stock owned by Directors,	244 shares.
Amount of Directors' Liabilities,	\$345,698 00
Largest indebtedness of any one individual or company,	139,000 00
Loan on Stock of the Bank, (on 32 shares,)	2,800 00
Greatest amount of Stock held by any one person or corporation,	774 shares.
Highest Loan at any one time during the past year,	\$2,524,000 00
Proportion of Loan payable out of Boston, about	One-fifth.
“ “ on which Exchange is charged, about	One-fifth.
Amount of charges for Exchange the last year, about	\$2,500 00
Amount of Deposits drawing interest,	100,000 00
Annual Expenses, a little over	14,000 00
Last semi-annual dividend, (October, 1860,)	4 per cent.
Number of Stockholders present at last annual meeting,	Not stated.
Number of shares represented “ “ “	Not stated.
Borrowed of other Banks during the last year,	Nothing.
Loaned to “ “ “ “	\$625,000 00

LECHMERE BANK—CAMBRIDGE.

[February 26, 1861.]

LEWIS HALL, *President.**Cashier,* JOHN SAVAGE, Jr.

Capital, . . .	\$150,000 00	Loan, . . .	\$286,541 56
Circulation, . . .	89,507 00	Real Estate, . . .	—
Deposits, . . .	68,024 69	Checks and Bills of other Banks, . . .	3,045 26
Bank Balances, . . .	—	Bank Balances, . . .	11,448 87
Profits on hand, . . .	10,176 69	Specie, . . .	16,672 69
	<u>\$317,708 38</u>		<u>\$317,708 38</u>
Immediate Liabilities, .	\$157,531 69	Immediate Resources,	\$31,166 82

Overdue or Suspended Paper, \$431. No loss apprehended.*

Number of Directors,	7
Stock owned by Directors,	454 shares.
Amount of Directors' Liabilities,	\$47,537 00
Largest indebtedness of any one individual or company,	56,000 00
Loan on Stock of the Bank, (on 100 shares,)	8,650 00
Greatest amount of Stock held by any one person or corporation,	100 shares.
Highest Loan at any one time during the past year,	\$300,611 00
Proportion of Loan payable out of Cambridge, about	Two-thirds.
“ “ on which Exchange is charged,	Quite small.
Amount of charges for Exchange during the last year,	No account kept.
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$2,300 00
Last semi-annual dividend, (October, 1860,)	4 per cent.
Number of Stockholders present at last annual meeting,	9
Number of shares represented “ “ “	320

No Loans to or from other Banks during the last year.

* All paid shortly after the date of examination.

BOYLSTON BANK—BOSTON.

[March 5, 1861.]

AMOS CUMMINGS, *President.**Cashier,* JOHN J. SOREN.

Capital,	\$400,000 00	Loan,	\$767,007 67
Circulation, . . .	139,548 00	Bank of Mutual Re- demption, . . .	20,000 00
Deposits,	361,962 42	Checks and Bills of other Banks, . .	28,168 00
Bank Balances, . .	—	Bank Balances, . .	76,580 82
Profits on hand, . .	63,061 10	Specie,	72,815 03
	<u>\$964,571 52</u>		<u>\$964,571 52</u>
Immediate Liabilities, .	\$501,510 42	Immediate Resources,	\$177,563 85

Overdue or Suspended Paper, \$22,376. Probable loss, \$6,000.

Number of Directors,	7
Stock owned by Directors,	220 shares.
Amount of Directors' Liabilities,	\$71,362 00
Largest indebtedness of any one individual or company,	30,500 00
Loan on Stock of the Bank, (on 178 shares,)	17,750 00
Greatest amount of Stock held by any one person or cor- poration,	184 shares.
Highest Loan at any one time during the past year,	\$801,279 00
Proportion of Loan payable out of Boston, about	One-sixth.
“ “ on which Exchange is charged, about	One-sixth.
Amount of charges for Exchange the last year, perhaps	\$1,000 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	7,500 00
Last semi-annual dividend, (October, 1860,)	4½ per cent.
Number of Stockholders present at last annual meeting,	10 to 15.
Number of shares represented “ “ “	Not stated.
Borrowed of other Banks during the last year,	Nothing.
Loaned to “ “ “ “	\$80,000 00

NEW ENGLAND BANK—BOSTON.

[March 7, 1861.]

THOMAS LAMB, *President.**Cashier,* SETH PETTEE.

Capital, . . .	\$1,000,000 00	Loan, . . .	\$1,401,597 15
Circulation, . . .	112,486 00	Real Estate, . . .	40,000 00
Deposits, . . .	397,702 54	Checks and Bills of other Banks, . . .	59,830 00
Bank Balances, . . .	77,280 16	Bank Balances, . . .	7,487 89
Profits on hand, . . .	73,970 54	Specie, . . .	152,524 20
	<u>\$1,661,439 24</u>		<u>\$1,661,439 24</u>
Immediate Liabilities, .	\$587,468 70	Immediate Resources,	\$219,842 09

Overdue or Suspended Paper, none.

Number of Directors,	9
Stock owned by Directors,	89 shares.
Amount of Directors' Liabilities,	\$150,835 00
Largest indebtedness of any one individual or company,	75,300 00
Loan on Stock of the Bank, (on 38 shares,)	3,800 00
Greatest amount of Stock held by any one person or corporation,	239 shares.
Highest Loan at any one time during the past year,	\$1,586,000 00
Proportion of Loan payable out of Boston, about	One-third.
“ “ on which Exchange is charged, about	One-third.
Amount of charges for Exchange during the last year, about	\$3,700 00
Amount of Deposits drawing interest,	23,600 00
Annual Expenses, about	13,500 00
Last semi-annual dividend, (October, 1860,)	3½ per cent.
Number of Stockholders at last annual meeting, about	12
Number of shares represented “ “ “	905
Borrowed of other Banks during the last year,	\$510,000 00
Loaned to “ “ “ “	Nothing.

MERCHANTS' BANK—BOSTON.

[March 11, 1861.]

FRANKLIN HAVEN, *President.**Cashier,* JOHN K. FULLER.

Capital, . . .	\$4,000,000 00	Loan, . . .	\$5,938,802 91
Circulation, . . .	418,635 00	Real Estate, . . .	400,000 00
Deposits, . . .	2,076,039 73	Checks and Bills of other Banks, . . .	359,195 48
Bank Balances, . . .	472,509 42	Bank Balances, . . .	150,483 37
Profits on hand, . . .	357,346 59	Specie, . . .	476,048 98
	<hr/>		<hr/>
	\$7,324,530 74		\$7,324,530 74
	<hr/>		<hr/>
Immediate Liabilities, .	\$2,967,184 15	Immediate Resources,	\$985,727 83

Overdue or Suspended Paper, \$99,746 * Probable loss, "very slight."

Number of Directors,	9
Stock owned by Directors,	182 shares.
Amount of Directors' Liabilities,	\$891,866 00
Largest indebtedness of any one individual or company,	198,621 00
Loan on Stock of the Bank, (on 1,093 shares,)	86,028 00
Greatest amount of Stock held by any one person or corporation,	1,177 shares.
Highest Loan at any one time during the past year,	\$6,517,188 00
Proportion of Loan payable out of Boston, about	One-third.
" " on which Exchange is charged, about	One-fourth.
Amount of charges for Exchange during the last year,	No account kept.
Amount of Deposits drawing interest,	\$500,000 to \$600,000.†
Annual Expenses, about	\$40,000 00
Last semi-annual dividend, (October, 1860,)	3 per cent.
Number of Stockholders at last annual meeting, about	40
Number of shares represented " "	2,700

Borrowed of other banks during the last year, Nothing.

Loaned to other banks during the last year,—Occasionally, for a day or two; amounts not recorded.

* Mostly secured by collateral.

† City of Boston.

WEBSTER BANK—BOSTON.

[March 19, 1861.]

WILLIAM THOMAS, *President*.*Cashier*, SOLOMON LINCOLN.

Capital, . . .	\$1,500,000 00	Loan, . . .	\$2,353,254 96
Circulation, . .	274,222 00	Real Estate, . .	—
Deposits, . . .	820,913 10	Checks and Bills of other Banks, . .	183,231 00
Bank Balances, .	161,824 26	Bank Balances, .	18,979 52
Profits on hand, .	128,773 02	Specie, . . .	330,266 90
	<u>\$2,885,732 38</u>		<u>\$2,885,732 38</u>
Immediate Liabilities, .	\$1,256,959 36	Immediate Resources,	\$532,477 42

Overdue or Suspended Paper, \$16,522. Probable loss, "very small, if any."

Number of Directors,	9
Stock owned by Directors,	217 shares.
Amount of Directors' Liabilities,	\$472,455 00
Largest indebtedness of any one individual or company, .	92,802 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corporation,	1,700 shares.
Highest Loan at any one time during the past year, . .	\$2,873,266 00
Proportion of Loan payable out of Boston, about .	Half.
" " on which Exchange is charged, .	$\frac{1}{4}$ to $\frac{1}{3}$.
Amount of charges for Exchange during the last year, .	No account kept.
Amount of Deposits drawing interest, about . . .	\$100,000 00
Annual Expenses, about	20,000 00
Last semi-annual dividend, (October, 1860,) . . .	$3\frac{1}{2}$ per cent.
Number of Stockholders present at last annual meeting,	Not recorded.
Number of shares represented " " "	2,174
Borrowed of other Banks during the last year, . .	*\$140,000 00
Loaned to " " " " . . .	1,152,000 00

* Of which \$100,000 was on paper re-discounted in New York. The only specie loan from a Boston bank was \$40,000.

SUFFOLK BANK—BOSTON.

[March 21, 1861.]

J. AMORY DAVIS, *President.**Cashier,* EDWARD TYLER.

Capital, . . .	\$1,000,000 00	Loan, . . .	\$1,976,432 41
Circulation, . . .	244,169 00	Real Estate, . . .	120,000 00
Deposits, . . .	634,630 90	Checks and Bills of other Banks, . . .	533,917 00
Bank Balances, . . .	1,437,809 79	Bank Balances, . . .	540,419 97
Profits on hand, . . .	275,747 65	Specie, . . .	421,587 96
	<u>\$3,592,357 34</u>		<u>\$3,592,357 34</u>
Immediate Liabilities, .	\$2,316,609 69	Immediate Resources,	\$1,495,924 93

Overdue or Suspended Paper, none.

Number of Directors,	12
Stock owned by Directors,	373 shares.
Amount of Directors' Liabilities,	\$275,502 00
Largest indebtedness of any one individual or company,	188,000 00
Loan on Stock of the Bank, (on 5 shares),	500 00
Greatest amount of Stock held by any one person or corporation,	900 shares.
Highest Loan at any one time during the past year,	\$2,078,000 00
Proportion of Loan payable out of Boston, perhaps	One-fourth.
“ “ on which Exchange is charged, less than	One-fourth.
Amount of charges for Exchange the last year, about	\$4,300 00
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$60,000 00
Last semi-annual dividend, (October, 1860,)	4½ per cent.
Number of Stockholders present at last annual meeting,	9
Number of shares represented “ “ “	1,533

Borrowed of other Banks during the last year,	\$730,000 00
Loaned to “ “ “ “	2,877,000 00

TRADERS' BANK—BOSTON.

[March 25, 1861.]

A. W. THAXTER, *President.**Cashier,* FREDERIC S. DAVIS.

Capital, . . .	\$600,000 00	Loan, . . .	\$1,187,081 21
Circulation, . . .	99,529 00	Real Estate, . . .	3,680 39
Deposits, . . .	268,759 93	Checks and Bills of other Banks, . . .	61,770 00
Bank Balances, . . .	282,144 10	Bank Balances, . . .	4,171 39
Profits on hand, . . .	59,282 31	Specie, . . .	48,012 35
		Bank of Mutual Re- demption, . . .	5,000 00
	<u>\$1,309,715 34</u>		<u>\$1,309,715 34</u>
Immediate Liabilities,	\$650,433 03	Immediate Resources,	\$113,953 74

Overdue or Suspended Paper, \$8,783. Probable loss, \$600.

Number of Directors,	9
Stock owned by Directors,	77 shares.
Amount of Directors' Liabilities,	\$306,319 00
Largest indebtedness of any one individual or company,	73,827 00
Loan on stock of the Bank, (on 5 shares,)	450 00
Greatest amount of Stock held by any one person or corpo- ration,	241 shares.
Highest Loan at any one time during the past year,	\$1,206,387 00
Proportion of Loan payable out of Boston, about	One-third.
“ “ on which Exchange is charged, about	One-third.
Amount of charges for Exchange during the last year,	No account kept.
Amount of Deposits drawing interest, about	\$225,000 00
Annual Expenses,	11,000 00
Last semi-annual dividend, (October, 1860,)	3 per cent.
Number of Stockholders present at last annual meeting,	14
Number of shares represented “ “ “	339
Borrowed of other Banks during the last year,	\$1,308,700 00
Loaned to “ “ “ “	226,000 00

BANK OF THE METROPOLIS—BOSTON.

[March 27, 1861.]

SAMUEL A. WAY, *President.**Cashier,* WM. H. FOSTER.

Capital,	\$200,000 00	Loan,	\$282,139 18
Circulation, . . .	63,619 00	Public Stocks, . .	103,000 00
Deposits,	160,232 02	Checks and Bills of other Banks, . . .	30,403 63
Bank Balances, . .	17,298 63	Bank Balances, . .	6,990 37
Profits on hand, . .	16,625 12	Specie,	35,241 59
	<u>\$457,774 77</u>		<u>\$457,774 77</u>
Immediate Liabilities,	\$241,149 65	Immediate Resources,	\$72,635 59

Overdue or Suspended Paper, none.

Number of Directors,	6
Stock owned by Directors,	160 shares.
Amount of Directors' Liabilities,	\$10,704 00
Largest indebtedness of any one individual or company,	92,100 00
Loan on Stock of the Bank, (on 216 shares,)	21,600 00
Greatest amount of Stock held by any one person or corporation,	400 shares.
Highest Loan at any one time during the past year,	\$387,155 00
Proportion of Loan payable out of Boston, less than	One-fourth.
“ “ on which Exchange is charged, less than	One-fourth.
Amount of charges for Exchange the last year, about	\$1,500 00
Amount of Deposits drawing interest,	20,000 00
Annual Expenses, about	6,000 00
Last semi-annual dividend, (October, 1860,)	4 per cent.
Number of Stockholders present at last annual meeting,	8
Number of shares represented “ “ “	Not recorded.
Borrowed of other Banks during the last year,	\$257,000 00
Loaned to “ “ “ “	Nothing.

CITIZENS' BANK—WORCESTER.

[April 9, 1861.]

FRANCIS H. KINNICUTT, *President.**Cashier,* JOHN C. RIPLEY.

Capital, . . .	\$150,000 00	Loan, . . .	\$260,973 88
Circulation, . .	52,451 00	Real Estate, . .	10,000 00
Deposits, . . .	57,570 15	Checks and Bills of other Banks, . .	1,245 31
Bank Balances, .	666 67	Bank Balances, .	12,805 22
Profits on hand, .	34,117 50	Specie, . . .	9,780 91
	<u>\$294,805 32</u>		<u>\$294,805 32</u>
Immediate Liabilities, .	\$110,687 82	Immediate Resources,	\$23,831 44

Overdue or Suspended Paper, \$6,281. Probable loss, \$2,031.

Number of Directors,	7
Stock owned by Directors,	208 shares.
Amount of Directors' Liabilities,	\$15,984 00
Largest indebtedness of any one individual or company, .	29,100 00
Loan on Stock of the Bank, (on 12 shares,)	700 00
Greatest amount of Stock held by any one person or corporation,	248 shares.
Highest Loan at any one time during the past year, . .	\$273,999 00
Proportion of Loan payable out of Worcester, . . .	Nine-tenths.
“ “ on which Exchange is charged, . . .	Half.
Amount of charges for Exchange during the last year, .	Not stated.
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$2,700 00
Last semi-annual dividend, (April, 1861,)	4 per cent.
Number of Stockholders present at last annual meeting, .	4 or 5.
Number of shares represented “ “ “	248
Borrowed of other Banks during the last year,	\$6,000 00
Loaned to “ “ “ “	6,000 00

LEICESTER BANK—LEICESTER.

[April 10, 1861.]

CHENEY HATCH, *President.**Cashier,* DAVID E. MERRIAM.

Capital, . . .	\$200,000 00	Loan, . . .	\$391,069 25
Circulation, . .	198,358 00	Bank of Mutual Re- demption, . .	5,000 00
Deposits, . . .	37,220 26	Checks and Bills of other Banks, . .	1,538 22
Bank Balances, . .	163 24	Bank Balances, . .	45,479 71
Profits on hand, . .	17,332 06	Specie, . . .	9,986 38
	<u>\$453,073 56</u>		<u>\$453,073 56</u>
Immediate Liabilities, .	\$235,741 50	Immediate Resources,	\$57,004 31

Overdue or Suspended Paper, \$8,627. Probable loss, \$1,200 to \$1,500.

Number of Directors,	8
Stock owned by Directors,	317 shares.
Amount of Directors' Liabilities,	\$14,112 00
Largest indebtedness of any one individual or company,	34,086 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or cor- poration,	175 shares.
Highest Loan at any one time during the past year,	\$399,979 00
Proportion of Loan payable out of Leicester, about	Three-fourths.
“ “ on which Exchange is charged, about	Half.
Amount of charges for Exchange during last year, about	\$1,500 00
Amount of Deposits drawing interest,	17,800 00
Annual Expenses, about	\$2,000 00
Last semi-annual dividend, (April, 1861,)	4 per cent.
Number of Stockholders present at last annual meeting,	Not stated.
Number of shares represented “ “ “	559

Borrowed of other Banks during the last year,—Paper was re-discounted in Boston and New York; amounts not stated.

Loaned to other Banks during the last year, Nothing.

NORTHBOROUGH BANK—NORTHBOROUGH.

[April 11, 1861.]

GEORGE C. DAVIS, *President.**Cashier,* ABRAHAM W. SEAVER.

Capital, . . .	\$100,000 00	Loan, . . .	\$199,587 13
Circulation, . .	91,403 00	Real Estate, . .	2,000 00
Deposits, . . .	25,532 56	Checks and Bills of other Banks, . .	2,548 05
Bank Balances, .	—	Bank Balances, . .	21,595 01
Profits on hand, .	17,747 25	Specie,	5,952 62
		Bank of Mutual Re- demption, . . .	3,000 00
	<u>\$234,682 81</u>		<u>\$234,682 81</u>
Immediate Liabilities,	\$116,935 56	Immediate Resources,	\$30,095 68

Overdue or Suspended Paper, none.

Number of Directors,	9
Stock owned by Directors,	396 shares.
Amount of Directors' Liabilities,	\$65,580 00
Largest indebtedness by any one individual or company, .	26,041 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corpo- ration,	136 shares.
Highest Loan at any one time during the past year, .	Not stated.
Proportion of Loan payable out of Northborough, .	Large.
“ “ on which Exchange is charged, about	Three-fifths.
Amount of charges for Exchange during the last year,	No account kept.
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$1,500 00
Last semi-annual dividend,	3½ per cent.
Number of Stockholders present at last annual meeting,	8 or 10.
Number of shares represented “ “ “	211

Borrowed of other Banks during the last year,—Occasionally by re-discounts.
 Loaned to “ “ “ “ . Nothing.

WAMESIT BANK—LOWELL.

[April 16, 1861.]

WM. A. RICHARDSON, *President*.*Cashier*, JOHN H. BUTTRICK.

Capital, . . .	\$150,000 00	Loan, . . .	\$261,742 05
Circulation, . . .	89,909 00	Real Estate, . . .	13,447 76
Deposits, . . .	94,548 96	Checks and Bills of other Banks, . . .	1,083 78
Bank Balances, . . .	—	Bank Balances, . . .	45,879 54
Profits on hand, . . .	5,924 18	Specie, . . .	4,729 01
		Bank of Mutual Re- demption, . . .	13,500 00
	<u>\$340,382 14</u>		<u>\$340,382 14</u>
Immediate Liabilities,	\$184,457 96	Immediate Resources,	\$51,692 33

Overdue or Suspended Paper, \$1,658. No loss apprehended.

Number of Directors,	9
Stock owned by Directors,	228 shares.
Amount of Directors' Liabilities,	\$9,449 00
Largest indebtedness of any one individual or company,	41,169 00
Loan on Stock of the Bank, (on 23 shares,)	1,375 00
Greatest amount of Stock held by any one person or corporation,	100 shares.
Highest Loan at any one time during the past year,	\$300,723 00
Proportion of Loan payable out of Lowell, about	One third.
“ “ on which Exchange is charged,	Scarcely any.
Amount of charges for Exchange during the last year,	Scarcely any.
Amount of Deposits drawing interest,	\$50,000 00
Annual Expenses, about	2,000 00
Last semi-annual dividend, (April, 1861,)	3 per cent.
Number of Stockholders present at last annual meeting,	29
Number of shares represented “ “ “	367

No Loans to or from other Banks during the last year.

FITCHBURG BANK—FITCHBURG.

[April 17, 1861.]

EBENEZER TORREY, *President.**Cashier,* CHAS. J. BILLINGS.

Capital, . . .	\$250,000 00	Loan, . . .	\$448,954 10
Circulation, . . .	242,073 00	Real Estate, . . .	3,000 00
Deposits, . . .	80,686 22	Checks and Bills of other Banks, . . .	5,638 07
Bank Balances, . . .	22 50	Bank Balances, . . .	113,460 46
Profits on hand, . . .	46,826 83	Specie, . . .	48,555 92
	<u>\$619,608 55</u>		<u>\$619,608 55</u>
Immediate Liabilities, .	\$322,781 72	Immediate Resources,	\$167,654 45

Overdue or Suspended Paper, \$6,579. Probable loss, not over \$1,000.

Number of Directors,	12
Stock owned by Directors,	229 shares.
Amount of Directors' Liabilities,	\$63,473 00
Largest indebtedness of any one individual or company,	Not stated.
Loan on Stock of the Bank, (on six shares,)	\$600 00
Greatest amount of Stock held by any one person or corporation,	100 shares.
Highest Loan at any one time during the past year,	\$448,954 00
Proportion of Loan payable out of Fitchburg, about	Five-eighths.
“ “ on which Exchange is charged, not over	One-fourth.
Amount of charges for Exchange during the last year,	No account kept.
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$3,700 00
Last semi-annual dividend, (April, 1861,)	3½ per cent.
Number of Stockholders at last annual meeting, about	15
Number of shares represented “ “ “	331
Borrowed of other Banks during the last year,	*\$20,000 00
Loaned to “ “ “ “	Nothing.

* Paper re-discounted.

LANCASTER BANK—LANCASTER.

[April 18, 1861.]

JACOB FISHER, *President*.*Cashier*, CALEB T. SYMMES.

Capital, . . .	\$200,000 00	* Loan, . . .	\$384,797 64
Circulation, . . .	185,523 00	Real Estate, . . .	1,000 00
Deposits, . . .	19,311 62	Checks and Bills of other Banks, . . .	1,655 60
Bank Balances, . . .	-	Bank Balances, . . .	30,257 75
Profits on hand, . . .	26,436 11	Specie, . . .	13,559 74
	<u>\$431,270 73</u>		<u>\$431,270 73</u>
Immediate Liabilities, .	\$204,834 62	Immediate Resources,	\$45,473 09

Overdue or Suspended Paper, \$906. Probable loss, \$50.

Number of Directors,	7
Stock owned by Directors,	91 shares.
Amount of Directors' Liabilities,	\$36,454 00
Largest indebtedness of any one individual or company,	62,000 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corporation,	60 shares.
Highest Loan at any one time during the past year,	\$399,986 00
Proportion of Loan payable out of Lancaster,	Seven-eighths.
“ “ on which Exchange is charged,	Very small.
Amount of charges for Exchange during the last year,	No account kept.
Amount of Deposits drawing interest,—A small balance due Lancaster Savings Bank.	
Annual Expenses,	\$3,000 00
Last semi-annual dividend, (April, 1861,)	4 per cent.
Number of Stockholders present at last annual meeting,	8
Number of shares represented “ “ “	Not recorded.
Borrowed of other Banks during the last year,	*\$15,081 00
Loaned to “ “ “ “	Nothing.

* Paper re-discounted.

JOHN HANCOCK BANK—SPRINGFIELD.

[April 30, 1861.]

JAMES M. THOMPSON, *President*.*Cashier*, EDMUND D. CHAPIN.

Capital, . . .	\$150,000 00	Loan, . . .	\$240,179 81
Circulation, . .	89,967 00	Real Estate, . .	8,536 50
Deposits, . . .	34,849 21	Checks and Bills of other Banks, . .	249 26
Bank Balances, .	3,442 24	Bank Balances, .	18,344 89
Profits on hand, .	5,788 37	Specie, . . .	13,736 36
		Bank of Mutual Re- demption, . . .	3,000 00
	<u>\$284,046 82</u>		<u>\$284,046 82</u>
Immediate Liabilities,	\$128,258 45	Immediate Resources,	\$32,330 51

Overdue or Suspended Paper, \$13,082. Probable loss, \$3,456.

Number of Directors,	7
Stock owned by Directors,	120 shares.
Amount of Directors' Liabilities,	\$4,989 00
Largest indebtedness of any one individual or company, .	29,415 00
Loan on stock of the Bank, (on 13 shares,)	1,300 00
Greatest amount of Stock held by any one person or corpo- ration,	142 shares.
Highest Loan at any one time during the past year, . .	\$295,041 00
Proportion of Loan payable out of Springfield, about	Two-thirds.
“ “ on which Exchange is charged, about	One-third.
Amount of charges for Exchange during the last year,	\$1,000 to \$1,200.
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$2,800 00
Last semi-annual dividend, (April, 1861,)	3½ per cent.
Number of Stockholders at last annual meeting, about	15
Number of shares represented “ “	93 votes cast.

Borrowed of other Banks during the last year, . . . *\$14,166 00
 Loaned to “ “ “ “ . . . Nothing.

* Paper re-discounted.

PYNCHON BANK—SPRINGFIELD.

[April 30, 1861.]

JAMES KIRKHAM, *President.**Cashier,* FRED. H. HARRIS.

Capital, . . .	\$150,000 00	Loan, . . .	\$289,133 37
Circulation, . . .	103,018 00	Real Estate, . . .	17,357 09
Deposits, . . .	62,700 40	Checks and Bills of other Banks, . . .	4,356 60
Bank Balances, . . .	19,441 64	Bank Balances, . . .	33,229 22
Profits on hand, . . .	20,253 45	Specie, . . .	8,337 21
		Bank of Mutual Re- demption, . . .	3,000 00
	<u>\$355,413 49</u>		<u>\$355,413 49</u>
Immediate Liabilities,	\$185,160 04	Immediate Resources,	\$45,923 03

Overdue or Suspended Paper, \$5,211. Probable loss, \$2,250.

Number of Directors,	7
Stock owned by Directors,	122 shares.
Amount of Directors' Liabilities,	\$33,618 00
Largest indebtedness by any one individual or company,	20,000 00
Loan on Stock of the Bank, (on 15 shares,)	1,400 00
Greatest amount of Stock held by any one person or corpo- ration,	208 shares.
Highest Loan at any one time during the past year,	\$323,035 00
Proportion of Loan payable out of Springfield, about	Two-thirds.
“ “ on which Exchange is charged,	Small.
Amount of charges for Exchange during the last year,	\$4,051 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$4,000 00
Last semi-annual dividend, (April, 1861,)	4 per cent.
Number of Stockholders at last annual meeting, about	12
Number of shares represented “ “	249
Borrowed of other Banks during the last year,	\$9,000 00
Loaned to “ “ “ “	Nothing.

CHICOPEE BANK—SPRINGFIELD.

[May 1, 1861.]

PHILO F. WILCOX, *President.**Cashier,* THOMAS WARNER, JR.

Capital, . . .	\$300,000 00	Loan, . . .	\$553,542 08
Circulation, . .	160,002 00	Real Estate, . .	7,500 00
Deposits, . . .	133,710 78	Checks and Bills of other Banks, . .	8,423 73
Bank Balances, .	15,546 07	Bank Balances, .	47,822 06
Profits on hand, .	44,763 10	Specie, . . .	33,734 08
		Bank of Mutual Re- demption, . . .	3,000 00
	<u>\$654,021 95</u>		<u>\$654,021 95</u>
Immediate Liabilities, .	\$309,258 85	Immediate Resources,	\$89,979 87

Overdue or Suspended Paper, none.

Number of Directors,	7
Stock owned by Directors,	166 shares.
Amount of Directors' Liabilities,	\$30,013 00
Largest indebtedness of any one individual or company, .	43,000 00
Loan on Stock of the Bank, (on 8 shares,)	600 00
Greatest amount of Stock held by any one person or corpo- ration,	100 shares.
Highest Loan at any one time during the past year, . .	\$602,553 00
Proportion of Loan payable out of Springfield, about	Half.
“ “ on which Exchange is charged, .	Very small.
Amount of charges for Exchange during the last year, .	\$2,083 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$6,500 00
Last semi-annual dividend, (April, 1861,)	4 per cent.
Number of Stockholders present at last annual meeting,	9
Number of shares represented “ “ “	268

No Loans to or from other Banks during the last year.

CABOT BANK—CHICOPEE.

[May 2, 1861.]

JEROME WELLS, *President.**Cashier,* HENRY H. HARRIS.

Capital, . . .	\$150,000 00	Loan, . . .	\$280,554 28
Circulation, . .	128,476 00	Real Estate, . .	—
Deposits, . . .	35,374 80	Checks and Bills of other Banks, . .	11,578 28
Bank Balances, . .	—	Bank Balances, . .	35,800 79
Profits on hand, . .	21,182 81	Specie, . . .	7,100 26
	<u>\$335,033 61</u>		<u>\$335,033 61</u>
Immediate Liabilities,	\$163,850 80	Immediate Resources,	\$54,479 33

Overdue or Suspended Paper, none.

Number of Directors,	7
Stock owned by Directors,	102 shares.
Amount of Directors' Liabilities,	\$5,175 00
Largest indebtedness of any one individual or company,	55,000 00
Loan on Stock of the Bank, (on five shares,) "	225 00
Greatest amount of Stock held by any one person or corporation,	116 shares.
Highest Loan at any one time during the past year,	\$301,096 00
Proportion of Loan payable out of Chicopee,	Two-thirds.
“ “ on which Exchange is charged,	Very little.
Amount of charges for Exchange during the last year,	Not stated.
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$2,200 00
Last semi-annual dividend, (April, 1861,)	3½ per cent.
Number of Stockholders present at last annual meeting,	7
Number of shares represented	123

No Loans to or from other Banks during the last year.

MONSON BANK—MONSON.

[May 3, 1861.]

JOHN WYLES, *President*.*Cashier*, EDWARD C. ROBINSON.

Capital, . . .	\$150,000 00	Loan, . . .	\$223,794 41
Circulation, . .	77,940 00	Real Estate, . .	6,626 62
Deposits, . . .	12,196 26	Checks and Bills of other Banks, . .	581 51
Bank Balances, .	4,371 07	Bank Balances, .	11,629 23
Profits on hand, .	6,472 78	Specie, . . .	5,348 34
		Bank of Mutual Re- demption, . . .	3,000 00
	<u>\$250,980 11</u>		<u>\$250,980 11</u>
Immediate Liabilities, .	\$94,507 33	Immediate Resources,	\$17,559 08

Overdue or Suspended Paper, \$6,607. Probable loss, \$2,500.

Number of Directors,	7
Stock owned by Directors,	185 shares.
Amount of Directors' Liabilities,	\$40,808 00
Largest indebtedness of any one individual or company, .	23,729 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corpo- ration,	53 shares.
Highest Loan at any one time during the past year, . .	\$249,014 00
Proportion of Loan payable out of Monson, about .	Half.
“ “ on which Exchange is charged, about	One-third.
Amount of charges for Exchange the last year, about .	\$1,100 00
Amount of Deposits drawing interest,	1,655 00
Annual Expenses, about	2,100 00
Last semi-annual dividend, (April, 1861,)	3½ per cent.
Number of Stockholders present at last annual meeting,	Not stated.
Number of shares represented “ “ “	Not stated.
Borrowed of other Banks within two years,	\$40,000 00
Loaned to other Banks within a year and a half, . . .	5,000 00

SALEM BANK—SALEM.

[May 7, 1861.]

WM. C. ENDICOTT, *President.**Cashier,* GEORGE D. PIPPEN.

Capital, . . .	\$187,500 00	Loan, . . .	\$292,053 24
Circulation, . .	60,689 00	Real Estate, . .	—
Deposits, . . .	44,422 69	Checks and Bills of other Banks, . .	8,109 62
Bank Balances, .	2,583 30	Bank Balances, .	2,539 53
Profits on hand, .	13,709 20	Specie, . . .	6,201 80
	<u>\$308,904 19</u>		<u>\$308,904 19</u>
Immediate Liabilities, .	\$107,694 99	Immediate Resources,	\$16,850 95

Overdue or Suspended Paper, \$5,401. Probable loss, \$2,000.

Number of Directors,	7
Stock owned by Directors,	85 shares.
Amount of Directors' Liabilities,	\$34,937 00
Largest indebtedness of any one individual or company, .	27,276 00
Loan on Stock of the Bank, (on 61 shares,)	2,600 00
Greatest amount of Stock held by any one person or corporation,	106 shares.
Highest Loan at any one time during the past year, . .	\$337,967 00
Proportion of Loan payable out of Salem, about . .	Half.
“ “ on which Exchange is charged, . .	Very little.
Amount of charges for Exchange during the last year, .	\$600 to \$800.
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$3,125 00
Last semi-annual dividend, (April, 1861,)	3 per cent.
Number of Stockholders present at last annual meeting, .	} 35 votes cast.
Number of shares represented “ “ “	

No Loans to or from other Banks during the last year.

COMMERCIAL BANK—SALEM.

[May 8, 1861.]

WILLIAM SUTTON, *President*.*Cashier*, EDWARD H. PAYSON.

Capital,	\$200,000 00	Loan,	\$311,595 67
Circulation, . . .	108,603 00	Real Estate, . . .	4,500 00
Deposits,	48,783 71	Checks and Bills of other Banks, . . .	4,151 57
Bank Balances, . .	11,863 47	Bank Balances, . .	59,419 22
Profits on hand, . .	18,999 22	Specie,	8,582 94
	<u>\$388,249 40</u>		<u>\$388,249 40</u>
Immediate Liabilities, .	\$169,250 18	Immediate Resources,	\$72,153 73

Overdue or Suspended Paper, \$19,424. Probable loss, \$2,000.

Number of Directors,	8
Stock owned by Directors,	82 shares.
Amount of Directors' Liabilities,	\$81,141 00
Largest indebtedness of any one individual or company, . .	24,918 00
Loan on Stock of the Bank, (on 31 shares,)	1,360 00
Greatest amount of Stock held by any one person or corporation,	147 shares.
Highest Loan at any one time during the past year, . . .	\$103,352 00
Proportion of Loan payable out of Salem, more than	Three-fourths.
“ “ on which Exchange is charged, about	Three-fourths.
Amount of charges for Exchange during the last year, about	\$1,200 00
Amount of Deposits drawing interest,	10,000 00
Annual Expenses,	3,700 00
Last semi-annual dividend, (April, 1861,)	3½ per cent.
Number of Stockholders present at last annual meeting,	6 or 8.
Number of shares represented “ “ “	about 150

Borrowed of other Banks during the last year,	Occasionally, in Boston.
Loaned to “ “ “ “	Nothing.

MERCHANTS' BANK—NEWBURYPORT.

[May 9, 1861.]

MICAHAH LUNT, *President.**Cashier,* GYLES P. STONE.

Capital, . . .	\$210,000 00	Loan, . . .	\$291,835 35
Circulation, . .	46,755 00	Real Estate, . .	5,300 00
Deposits, . . .	59,394 59	Checks and Bills of other Banks, . .	703 00
Bank Balances, .	4,976 86	Bank Balances, .	13,377 72
Profits on hand, .	4,681 37	Specie, . . .	14,591 75
	<u>\$325,807 82</u>		<u>\$325,807 82</u>
Immediate Liabilities, .	\$111,126 45	Immediate Resources,	\$28,672 47

Overdue or Suspended Paper, \$9,961. No loss expected.

Number of Directors,	7
Stock owned by Directors,	255 shares.
Amount of Directors' Liabilities,	\$25,757 00
Largest indebtedness of any one individual or company, . .	55,000 00
Loan on Stock of the Bank, (on 55 shares,)	550 00
Greatest amount of Stock held by any one person or corporation,	1,306 shares.
Highest Loan at any one time during the past year, . . .	\$317,174 00
Proportion of Loan payable out of Newburyport, about	Three-fourths.
“ “ on which Exchange is charged, about	Half.
Amount of charges for Exchange during the last year, . .	\$1,651 00
Amount of Deposits drawing interest,	None.
Annual Expenses,	2,200 00
Last semi-annual dividend, (April, 1861,)	3 per cent.
Number of Stockholders at last annual meeting, about	20
Number of shares represented “ “ “ “	800

No Loans to or from other Banks during the last year.

MECHANICKS' BANK—NEWBURYPORT.

[May 10, 1861.]

EDWARD S. MOSELEY, *President*.*Cashier*, JOHN ANDREWS.

Capital, . . .	\$200,000 00	Loan, . . .	\$337,308 68
Circulation, . . .	69,146 00	Real Estate, . . .	4,500 00
Deposits, . . .	84,865 78	Checks and Bills of other Banks, . . .	1,133 00
Bank Balances, . . .	1,631 52	Bank Balances, . . .	10,922 38
Profits on hand, . . .	17,958 97	Specie, . . .	19,738 21
	\$373,602 27		\$373,602 27
Immediate Liabilities, .	\$155,643 30	Immediate Resources,	\$31,793 59

Overdue or Suspended Paper, \$19,022. Probable loss, \$5,500.

Number of Directors,	9
Stock owned by Directors,	79 shares.
Amount of Directors' Liabilities,	\$13,949 00
Largest indebtedness of any one individual or company,	78,000 00
Loan on Stock of the Bank, (on 13 shares,)	675 00
Greatest amount of Stock held by any one person or corporation,	228 shares.
Highest Loan at any one time during the past year,	\$347,919 00
Proportion of Loan payable out of Newburyport, about	One-third.
“ “ on which Exchange is charged, about	One-sixth.
Amount of charges for Exchange during the last year,	No account kept.
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$1,675 00
Last semi-annual dividend, (April, 1861,)	4 per cent.
Number of Stockholders present at last annual meeting,	8
Number of shares represented “ “ “	Not stated.

No Loans to or from other Banks during the last year.

EXCHANGE BANK—SALEM.

[May 14, 1861.]

JOHN WEBSTER, *President.**Cashier,* JOHN CHADWICK.

Capital,	\$200,000 00	Loan,	\$305,418 21
Circulation,	88,838 00	Real Estate,	3,000 00
Deposits,	45,249 50	Checks and Bills of other Banks,	6,914 87
Bank Balances,	1,135 50	Bank Balances,	27,629 97
Profits on hand,	15,607 44	Specie,	7,867 39
	<u>\$350,830 44</u>		<u>\$350,830 44</u>
Immediate Liabilities, . .	\$135,223 00	Immediate Resources, . .	\$42,412 23

Overdue or Suspended Paper, \$293. Probable loss, \$243.

Number of Directors,	7
Stock owned by Directors,	45 shares.
Amount of Directors' Liabilities,	\$32,775 00
Largest indebtedness of any one individual or company,	41,418 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corporation,	109 shares.
Highest Loan at any one time during the past year,	\$326,041 00
Proportion of Loan payable out of Salem,	Three-quarters.
“ “ on which Exchange is charged, not more than	One-quarter.
Amount of charges for Exchange during the last year,	\$593 00
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$3,072 00
Last semi-annual dividend, (April, 1861,)	3 $\frac{3}{4}$ per cent.
Number of Stockholders present at last annual meeting,	5
Number of shares represented “ “ “	47 votes cast.

No Loans to or from other Banks during the last year.

WRENTHAM BANK—WRENTHAM.

[May 15, 1861.]

CALVIN FISHER, Jr., *President.**Cashier,* FRANCIS N. PLIMPTON.

Capital,	\$150,000 00	Loan,	\$202,363 12
Circulation, . . .	64,851 00	Real Estate and Bank Stock,	2,666 75
Deposits,	4,069 66	Checks and Bills of other Banks, . .	2,331 85
Bank Balances, . .	—	Bank Balances, . .	3,060 18
Profits on hand, . .	1,337 24	Specie,	9,836 00
	<u>\$220,257 90</u>		<u>\$220,257 90</u>
Immediate Liabilities, .	\$68,920 66	Immediate Resources,	\$15,228 03

Overdue or Suspended Paper, \$26,141. Probable loss, \$8,500.

Number of Directors,	10
Stock owned by Directors,	123 shares.
Amount of Directors' Liabilities,	\$19,407 00
Largest indebtedness of any one individual or company,	Not stated.
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corporation,	30 shares.
Highest Loan at any one time during the past year, . .	\$218,974 00
Proportion of Loan payable out of Wrentham,	Three-fourths.
“ “ on which Exchange is charged,	Three-fourths.
Amount of charges for Exchange during the last year,	Not stated.
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$1,800 00
No dividend was paid the last year.	
Number of Stockholders present at last annual meeting,	Not stated.
Number of shares represented “ “ “	Not stated.

No Loans to or from other Banks during the last year.

ATTLEBOROUGH BANK—ATTLEBOROUGH.

[May 16, 1861.]

E. IRA RICHARDS, *President.**Cashier,* HOMER M. DAGGETT.

Capital, . . .	\$100,000 00	Loan, . . .	\$152,723 48
Circulation, . .	44,020 00	Real Estate, . .	7,500 00
Deposits, . . .	5,808 10	Checks and Bills of other Banks, . .	3,182 48
Bank Balances, .	1,290 44	Bank Balances, .	3,838 86
Profits on hand, .	18,379 57	Specie, . . .	2,253 29
	<u>\$169,498 11</u>		<u>\$169,498 11</u>
Immediate Liabilities,	\$51,118 54	Immediate Resources,	\$9,274 63

Overdue or Suspended Paper, \$18,367. Probable loss, about \$9,000.

Number of Directors,	9
Stock owned by Directors,	135 shares.
Amount of Directors' Liabilities,	\$34,857 00
Largest indebtedness of any one individual or company, .	19,988 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corporation,	335 shares.
Highest Loan at any one time during the past year, .	\$165,808 00
Proportion of Loan payable out of Attleborough, .	Seven-eighths.
“ “ on which Exchange is charged, .	Seven-eighths.
Amount of charges for Exchange during the last year,	No account kept.
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$2,000 00
Last semi-annual dividend, (April, 1861,)	3 per cent.
Number of Stockholders present at last annual meeting,	8
Number of shares represented “ “ “	509

No Loans to or from other Banks during the last year.

HAMPSHIRE MANUFACTURERS' BANK—WARE.

[May 22, 1861.]

ORRIN SAGE, *President.**Cashier,* WILLIAM HYDE.

Capital, . . .	\$350,000 00	Loan, . . .	\$583,671 33
Circulation, . . .	277,509 00	Real Estate, . . .	3,785 30
Deposits, . . .	26,581 99	Checks and Bills of other Banks, . . .	205 00
Bank Balances, . . .	—	Bank Balances, . . .	70,588 68
Profits on hand, . . .	31,880 59	Specie, . . .	27,721 27
	<u>\$685,971 58</u>		<u>\$685,971 58</u>
Immediate Liabilities, .	\$304,090 99	Immediate Resources,	\$98,514 95

Overdue or Suspended Paper, \$6,725. Probable loss, \$1,444.

Number of Directors,	11
Stock owned by Directors,	629 shares.
Amount of Directors' Liabilities,	\$14,600 00
Largest indebtedness of any one individual or company,	57,500 00
Loan on Stock of the Bank, (on 20 shares,)	1,200 00
Greatest amount of Stock held by any one person or corporation,	180 shares.
Highest Loan at any one time during the past year,	\$664,402 00
Proportion of Loan payable out of Ware,	Three-fourths.
“ “ on which Exchange is charged,	Very small.
Amount of charges for Exchange during the last year,	No account kept.
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$3,800 00
Last semi-annual dividend,	4 per cent.
Number of Stockholders present at last annual meeting,	17
Number of shares represented “ “ “	838

Borrowed of other Banks during the last year, . . . *\$10,000 00
 Loaned to “ “ “ “ . . . Nothing.

* Paper re-discounted.

SOUTHBRIDGE BANK—SOUTHBRIDGE.

[May 23, 1861.]

JACOB EDWARDS, Jr., *President.**Cashier,* SAMUEL M. LANE.

Capital, . . .	\$150,000 00	Loan, . . .	\$249,477 92
Circulation, . .	115,485 00	Real Estate, . .	2,600 00
Deposits, . . .	36,990 25	Checks and Bills of other Banks, . .	1,350 49
Bank Balances, .	854 12	Bank Balances, .	48,032 08
Profits on hand, .	16,862 80	Specie, . . .	18,731 68
	<u>\$320,192 17</u>		<u>\$320,192 17</u>
Immediate Liabilities, .	\$154,329 37	Immediate Resources,	\$68,114 25

Overdue or Suspended Paper, \$9,257. Probable loss, \$2,500.

Number of Directors,	7
Stock owned by Directors,	31 shares.
Amount of Directors' Liabilities,	\$26,447 00
Largest indebtedness of any one individual or company,	58,500 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corporation,	335 shares.
Highest Loan at any one time during the past year,	\$301,426 00
Proportion of Loan payable out of Southbridge,	Three-fourths.
“ “ on which Exchange is charged, perhaps	One-tenth.
Amount of charges for Exchange during the last year,	\$1,233 00
Amount of Deposits drawing interest,	12,000 00
Annual Expenses,	1,850 00
Last semi-annual dividend, (April, 1861,)	4 per cent.
Number of Stockholders present at last annual meeting,	15
Number of shares represented “ “ “	406

Borrowed of other Banks during the last year,	*\$19,800 00
Loaned to “ “ “ “	8,643 00

* Paper re-discounted.

MERCHANTS' BANK—LOWELL.

[May 27, 1861.]

ROYAL SOUTHWICK, *President.**Cashier,* JOHN N. PEIRCE, Jr.

Capital,	\$150,000 00	Loan,	\$299,639 62
Circulation, . . .	103,500 00	Real Estate, . . .	12,000 00
Deposits,	99,440 56	Checks and Bills of other Banks, . . .	4,238 95
Bank Balances, . .	—	Bank Balances, . .	33,734 01
Profits on hand, . .	8,177 61	Specie,	6,505 59
		Bank of Mutual Re- demption,	5,000 00
	<u>\$361,118 17</u>		<u>\$361,118 17</u>
Immediate Liabilities, .	\$202,940 56	Immediate Resources,	\$44,478 55

Overdue or Suspended Paper, \$5,600. Probable loss, \$150.

Number of Directors,	11
Stock owned by Directors,	169 shares.
Amount of Directors' Liabilities,	\$52,139 00
Largest indebtedness of any one individual or company, .	39,180 00
Loan on Stock of the Bank, (on 51 shares,)	4,100 00
Greatest amount of Stock held by any one person or corpo- ration,	68 shares.
Highest Loan at any one time during the past year, .	Not stated.
Proportion of Loan payable out of Lowell,	Half.
“ “ on which Exchange is charged,	One-third.
Amount of charges for Exchange during the last year, .	\$1,200 00
Amount of Deposits drawing interest,	24,000 00
Annual Expenses,	2,100 00
Last semi-annual dividend, (April, 1861,)	4 per cent.
Number of Stockholders present at last annual meeting,	Not recorded.
Number of shares represented “ “ “	736

No Loans to or from other Banks during the last year.

OLD COLONY BANK—PLYMOUTH.

[May 23, 1861.]

JACOB H. LOUD, *President.**Cashier,* GEORGE G. DYER.

Capital, . . .	\$210,000 00	Loan, . . .	\$338,683 11
Circulation, . . .	119,277 00	Real Estate, . . .	2,500 00
Deposits, . . .	50,533 22	Checks and Bills of other Banks, . . .	8,858 45
Bank Balances, . . .	-	Bank Balances, . . .	24,170 88
Profits on hand, . . .	13,666 31	Specie, . . .	10,264 09
		Bank of Mutual Re- demption, . . .	9,000 00
	\$393,476 53		\$393,476 53
Immediate Liabilities,	\$169,810 22	Immediate Resources,	\$43,293 42

Overdue or Suspended Paper, \$25,751. Probable loss, about \$5,000.

Number of Directors,	7
Stock owned by Directors,	74 shares.
Amount of Directors' Liabilities,	\$25,060 00
Largest indebtedness by any one individual or company,	47,500 00
Loan on Stock of the Bank, (on 11 shares,)	1,100 00
Greatest amount of Stock held by any one person or corpo- ration,	299 shares.
Highest Loan at any one time during the past year,	\$377,280 00
Proportion of Loan payable out of Plymouth, about	Half.
“ “ on which Exchange is charged, about	One-third.
Amount of charges for Exchange during the last year,	Not known.
Amount of Deposits drawing interest,	“Varies.”
Annual Expenses, about	\$2,650 00
Last semi-annual dividend, (April, 1861,)	3½ per cent.
Number of Stockholders present at last annual meeting,	15 to 20.
Number of shares represented “ “ “	525

No Loans to or from other Banks during the last year.

WAMSUTTA BANK—FALL RIVER.

[May 29, 1861.]

S. ANGIER CHACE, *President.**Cashier,* CHARLES J. HOLMES.

Capital, . . .	\$100,000 00	Loan, . . .	\$131,538 80
Circulation, . .	33,139 00	Real Estate, . .	—
Deposits, . . .	16,556 16	Checks and Bills of other Banks, . .	3,153 00
Bank Balances, .	—	Bank Balances, .	14,115 43
Profits on hand, .	4,856 75	Specie, . . .	5,744 68
	<u>\$154,551 91</u>		<u>\$154,551 91</u>
Immediate Liabilities, .	\$49,695 16	Immediate Resources,	\$23,013 11

Overdue or Suspended Paper, \$18,449. Probable loss, \$10,000.

Number of Directors,	7
Stock owned by Directors,	103 shares.
Amount of Directors' Liabilities,	\$72,135 00
Largest indebtedness of any one individual or company,	35,240 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corporation,	\$18,500 00
Highest Loan at any one time during the past year,	154,319 00
Proportion of Loan payable out of Fall River,	Nine-tenths.
“ “ on which Exchange is charged,	Nine-tenths.
Amount of charges for Exchange during the last year, about	\$1,000 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$1,350 00
Last semi-annual dividend, (January, 1861,)	3 per cent.
Number of Stockholders present at last annual meeting,	Not recorded.
Number of shares represented “ “ “	265

No Loans to or from other Banks during the last year.

MASSASOIT BANK—FALL RIVER.

[May 30, 1861.]

ISRAEL BUFFINTON, *President.**Cashier,* LEANDER BORDEN.

Capital, . . .	\$200,000 00	Loan, . . .	\$281,624 86
Circulation, . .	51,847 00	Real Estate, . .	—
Deposits, . . .	47,104 74	Checks and Bills of other Banks, . .	4,003 90
Bank Balances, .	180 00	Bank Balances, .	26,049 03
Profits on hand, .	22,669 20	Specie, . . .	10,123 15
	<u>\$321,800 94</u>		<u>\$321,800 94</u>
Immediate Liabilities, .	\$99,131 74	Immediate Resources,	\$40,176 08

Overdue or Suspended Paper, \$15,994. Probable loss, \$6,670.

Number of Directors,	7
Stock owned by Directors,	172 shares.
Amount of Directors' Liabilities,	\$98,687 00
Largest indebtedness of any one individual or company, .	66,427 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corporation,	422 shares.
Highest Loan at any one time during the past year, . .	\$312,113 00
Proportion of Loan payable out of Fall River, nearly	The whole.
“ “ on which Exchange is charged, nearly	The whole.
Amount of charges for Exchange during the last year,	\$1,600 to 1,800.
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$2,000 00
Last semi-annual dividend, (January, 1861,) . . .	3½ per cent.
Number of Stockholders present at last annual meeting,	Not recorded.
Number of shares represented “ “ “	645

No Loans to or from other Banks during the last year.

BEDFORD COMMERCIAL BANK—NEW BEDFORD.

[May 31, 1861.]

THOMAS NYE, Jr., *President.**Cashier,* THOMAS B. WHITE.

Capital, . . .	\$600,000 00	Loan, . . .	\$942,632 79
Circulation, . .	153,234 00	Real Estate, . .	16,800 00
Deposits, . . .	153,153 45	Checks and Bills of other Banks, . .	7,216 16
Bank Balances, .	73,845 43	Bank Balances, .	22,460 26
Profits on hand, .	29,981 45	Specie, . . .	16,105 12
		Bank of Mutual Re- demption, . . .	5,000 00
	<u>\$1,010,214 33</u>		<u>\$1,010,214 33</u>
Immediate Liabilities,	\$380,232 88	Immediate Resources,	\$45,781 54

Overdue or Suspended Paper, \$18,894. Probable loss, about \$1,600.

Number of Directors,	10
Stock owned by Directors,	191 shares.
Amount of Directors' Liabilities,	\$303,573 00
Largest indebtedness of any one individual or company, .	67,733 00
Loan on stock of the Bank,	None.
Greatest amount of Stock held by any one person or corpo- ration,	822 shares.
Highest Loan at any one time during the past year, . .	\$978,000 00
Proportion of Loan payable out of New Bedford, about	Half.
“ “ on which Exchange is charged, about	One-third.
Amount of charges for Exchange during the last year, .	\$4,820 00
Amount of Deposits drawing interest,	77,243 00
Annual Expenses,	4,500 00
Last semi-annual dividend, (April, 1861,)	3½ per cent.
Number of Stockholders present at last annual meeting,	13
Number of shares represented “ “ “	449
Borrowed of other Banks during the last year, . . .	Nothing.
Loaned to “ “ “ “ . . .	\$10,000 00

HOLYOKE BANK—NORTHAMPTON.

[June 6, 1861.]

SAMUEL WILLISTON, *President.**Cashier,* WILLIAM B. HALE.

Capital, . . .	\$200,000 00	Loan, . . .	\$338,022 31
Circulation, . .	134,976 00	Bank of Mutual Redemption, . .	3,000 00
Deposits, . . .	30,289 73	Checks and Bills of other Banks, . .	509 25
Bank Balances, . .	2,495 67	Bank Balances, . .	40,414 01
Profits on hand, . .	24,485 08	Specie, . . .	10,300 91
	\$392,246 48		\$392,246 48
Immediate Liabilities, .	\$167,761 40	Immediate Resources,	\$51,224 17

Overdue or Suspended Paper, \$15,592. Probable loss, \$6,302.

Number of Directors,	9
Stock owned by Directors,	289 shares.
Amount of Directors' Liabilities,	\$16,148 00
Largest indebtedness of any one individual or company, . .	59,786 00
Loan on Stock of the Bank, (on five shares,)	125 00
Greatest amount of Stock held by any one person or corporation,	141 shares.
Highest Loan at any one time during the past year, . . .	\$371,516 00
Proportion of Loan payable out of Northampton, . . .	Three-fourths.
“ “ on which Exchange is charged, . . .	One-fourth.
Amount of charges for Exchange during the last year, . .	Not stated.
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$3,500 00
Last semi-annual dividend, (April, 1861,)	4 per cent.
Number of Stockholders present at last annual meeting, .	25
Number of shares represented “ “ “	792

No Loans to or from other Banks during the last year.

NORTHAMPTON BANK—NORTHAMPTON.

[June 7, 1861.]

J. H. BUTLER, *President*.*Cashier*, CHARLES WHITE.

Capital, . . .	\$200,000 00	Loan, . . .	\$348,225 92
Circulation, . . .	136,526 00	Real Estate, . . .	3,500 00
Deposits, . . .	74,578 92	Checks and Bills of other Banks, . . .	3,718 44
Bank Balances, . . .	569 07	Bank Balances, . . .	91,145 16
Profits on hand, . . .	55,649 33	Specie, . . .	20,733 80
	<hr/> \$467,323 32		<hr/> \$467,323 32
Immediate Liabilities, .	\$211,673 99	Immediate Resources,	\$115,597 40

Overdue or Suspended Paper, \$20,953. Probable loss, \$10,512.

Number of Directors,	9
Stock owned by Directors,	195 shares.
Amount of Directors' Liabilities,	\$13,521 00
Largest indebtedness of any one individual or company,	30,610 00
Loan on Stock of the Bank, (on 30 shares,)	1,700 00
Greatest amount of Stock held by any one person or corporation,	211 shares.
Highest Loan at any one time during the past year,	\$399,511 00
Proportion of Loan payable out of Northampton, about	Half.
“ “ on which Exchange is charged, perhaps	Five per cent.
Amount of charges for Exchange the last year, about	\$2,550 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$3,600 00
Last semi-annual dividend, (April, 1861,)	4½ per cent.
Number of Stockholders present at last annual meeting,	8
Number of shares represented “ “ “	273

No Loans to or from other Banks during the last year.

SPRINGFIELD BANK—SPRINGFIELD.

[June 8, 1861.]

HENRY ALEXANDER, Jr., *President.**Cashier,* LEWIS WARRINER.

Capital, . . .	\$300,000 00	Loan, . . .	\$427,296 59
Circulation, . . .	111,524 00	Real Estate, . . .	7,200 00
Deposits, . . .	52,879 70	Checks and Bills of other Banks, . . .	2,282 43
Bank Balances, . . .	1,612 22	Bank Balances, . . .	52,316 51
Profits on hand, . . .	37,795 80	Specie, . . .	14,716 19
	<u>\$503,811 72</u>		<u>\$503,811 72</u>
Immediate Liabilities, .	\$166,015 92	Immediate Resources,	\$69,315 13

Overdue or Suspended Paper, \$8,514. Probable loss, about \$3,000.

Number of Directors,	11
Stock owned by Directors,	174 shares.
Amount of Directors' Liabilities,	\$7,995 00
Largest indebtedness of any one individual or company,	30,441 00
Loan on Stock of the Bank (on 31 shares,)	1,800 00
Greatest amount of Stock held by any one person or corporation,	24,000 00
Highest Loan at any one time during the past year,	574,725 00
Proportion of Loan payable out of Springfield,	Half to five-eighths.
“ “ on which Exchange is charged, about	Three-eighths.
Amount of charges for Exchange during the last year,	\$3,000 to \$3,700
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$4,500 00
Last semi-annual dividend, (April, 1861,)	3½ per cent.
Number of Stockholders at last annual meeting, about	15
Number of shares represented “ “	350 to 400.

Borrowed of other Banks during the last year, Occasionally.

Loaned to “ “ “ “ Amounts not stated.*

* “To banks in the State of New York, on their regular business paper, considerable sums in the aggregate, for circulation, all of which has been paid.”

MOUNT VERNON BANK—BOSTON.

[June 12, 1861.]

JONATHAN P. ROBINSON, *President.**Cashier,* HENRY W. PERKINS, Jr.

Capital, . . .	\$200,000 00	Loan,* . . .	\$271,238 02
Circulation, . .	46,169 00	Real Estate, . .	—
Deposits, . . .	61,155 08	Checks and Bills of other Banks, . .	9,330 44
Bank Balances, .	—	Bank Balances, . .	16,182 85
Profits on hand, .	3,822 83	Specie, . . .	14,395 60
	<u>\$311,146 91</u>		<u>\$311,146 91</u>
Immediate Liabilities, .	\$107,324 08	Immediate Resources,	\$39,908 89

Overdue or Suspended Paper, \$15,073.† Probable loss, \$1,500.

Number of Directors,	6
Stock owned by Directors,	95 shares.
Amount of Directors' Liabilities,	\$42,210 00
Largest indebtedness of any one individual or company, . .	13,919 00
Loan on Stock of the Bank, (on 484 shares,)	40,021 00
Greatest amount of Stock held by any one person or cor- poration,	50 shares.
Highest Loan at any one time during the past year, . . .	\$287,360 00
Proportion of Loan payable out of Boston,	One-fourth.
“ “ on which Exchange is charged,	One-fourth.
Amount of charges for Exchange in eight months, about . .	\$1,200 00
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$6,000 00
No dividend has yet been made.	
Number of Stockholders present at last annual meeting, .	30 or 40.
Number of shares represented “ “ “ “	486

Borrowed of other Banks during the last year,	\$5,000 00
Loaned to “ “ “ “	280,000 00

* Including Public Stocks, \$82,000.

† Mostly secured by stock of the Bank.

CONTINENTAL BANK—BOSTON.

[June 13, 1861.]

EDWARD R. SECCOMB, *President*.*Cashier*, JAMES SWAN.

Capital,	\$300,000 00	Loan,*	\$383,681 04
Circulation, . . .	37,027 00	Real Estate, . . .	—
Deposits,	87,633 89	Checks and Bills of other Banks, . . .	8,172 83
Bank Balances, . .	10,000 00	Bank Balances, . .	4,501 76
Profits on hand, . .	1,581 93	Specie,	39,887 19
	<u>\$436,242 82</u>		<u>\$436,242 82</u>
Immediate Liabilities, .	\$134,660 89	Immediate Resources,	\$52,561 78

Overdue or Suspended Paper, \$4,648. Probable loss, \$687.

Number of Directors,	9
Stock owned by Directors,	130 shares.
Amount of Directors' Liabilities,	\$58,378 00
Largest indebtedness of any one individual or company,	19,744 00
Loan on Stock of the Bank, (on 640 shares,)	62,477 00
Greatest amount of Stock held by any one person or corporation,	100 shares.
Highest Loan at any one time during the past year,	\$403,995 00
Proportion of Loan payable out of Boston, about	One-fifth.
“ “ on which Exchange is charged, about	One-fifth.
Amount of charges for Exchange the last year, about	\$2,000 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$6,300 00
Last semi-annual dividend, (April, 1861,)	2 per cent.
Number of Stockholders at last annual meeting,	“Have not had one.”
Number of shares represented “ “ “	—

Borrowed of other Banks during the last year,	\$10,000 00
Loaned to “ “ “ “	Nothing.

* Including Public Stocks, \$61,000.

BROADWAY BANK—BOSTON.

[June 19, 1861.]

SETH ADAMS, *President.**Cashier,* HORACE H. WHITE.

Capital, . . .	\$150,000 00	Loan, . . .	\$238,487 85
Circulation, . .	55,605 00	Real Estate, . .	10,075 09
Deposits, . . .	90,416 27	Checks and Bills of other Banks, . .	11,432 93
Bank Balances, .	2,939 10	Bank Balances, .	45,535 74
Profits on hand, .	12,519 17	Specie, . . .	5,947 93
	<u>\$311,479 54</u>		<u>\$311,479 54</u>
Immediate Liabilities, .	\$148,960 37	Immediate Resources,	\$62,916 60

Overdue or Suspended Paper, \$2,163. Probable loss, \$650.

Number of Directors,	9
Stock owned by Directors,	586 shares.
Amount of Directors' Liabilities,	\$43,592 00
Largest indebtedness of any one individual or company,	18,601 00
Loan on Stock of the Bank, (on 49 shares,)	4,750 00
Greatest amount of Stock held by any one person or corporation,	459 shares.
Highest Loan at any one time during the past year,	\$278,592 00
Proportion of Loan payable out of Boston, about	One-sixth.
“ “ on which Exchange is charged, about	One-eighth.
Amount of charges for Exchange the last year, about	\$1,500 00
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$2,400 00
Last semi-annual dividend, (April, 1861,)	3 per cent.
Number of Stockholders present at last annual meeting,	“ Small.”
Number of shares represented “ “ “	216

Borrowed of other Banks during the last year, Nothing.
 Loaned to “ “ “ “ \$34,000 00

ROCKLAND BANK—ROXBURY.

[June 20, 1861.]

SAMUEL LITTLE, *President.**Cashier,* JULIUS M. SWAIN.

Capital, . . .	\$150,000 00	Loan, . . .	\$284,110 92
Circulation, . . .	90,788 00	Real Estate, . . .	—
Deposits, . . .	70,393 29	Checks and Bills of other Banks, . . .	5,003 27
Bank Balances, . . .	—	Bank Balances, . . .	22,222 94
Profits on hand, . . .	15,961 82	Specie, . . .	15,805 98
	<u>\$327,143 11</u>		<u>\$327,143 11</u>
Immediate Liabilities,	\$161,181 29	Immediate Resources,	\$43,032 19

Overdue or Suspended Paper, \$3,978. Probable loss, not over \$1,000.

Number of Directors,	8
Stock owned by Directors,	116 shares.
Amount of Directors' Liabilities,	\$20,988 00
Largest indebtedness of any one individual or company,	14,156 00
Loan on Stock of the Bank, (on 30 shares,)	2,300 00
Greatest amount of Stock held by any one person or corporation,	161 shares.
Highest Loan at any one time during the past year,	\$311,370 00
Proportion of Loan payable out of Roxbury,	$\frac{1}{2}$ to $\frac{3}{4}$.
“ “ on which Exchange is charged, about	One-third.
Amount of charges for Exchange the last year, about	\$800 00
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$3,700 00
Last semi-annual dividend, (April, 1861,)	4 per cent.
Number of Stockholders present at last annual meeting,	Not stated.
Number of shares represented “ “ “	352

No Loans to or from other Banks during the last year.

NEWTON BANK—NEWTON.

[June 25, 1861.]

JOSEPH N. BACON, *President.**Cashier,* DANIEL KINGSLEY.

Capital, . . .	\$150,000 00	Loan, . . .	\$250,683 81
Circulation, . . .	68,011 00	Real Estate, . . .	5,270 22
Deposits, . . .	30,904 68	Checks and Bills of other Banks, . . .	602 25
Bank Balances, . . .	3,951 17	Bank Balances, . . .	4,423 99
Profits on hand, . . .	24,661 76	Specie, . . .	9,048 34
		Bank of Mutual Re- demption, . . .	7,500 00
	<u>\$277,528 61</u>		<u>\$277,528 61</u>
Immediate Liabilities, .	\$102,867 85	Immediate Resources,	\$14,174 58

Overdue or Suspended Paper, \$59,859. Probable loss, \$14,895.

Number of Directors,	7
Stock owned by Directors,	161 shares.
Amount of Directors' Liabilities,	\$5,233 00
Largest indebtedness of any one individual or company, .	13,000 00
Loan on Stock of the Bank, (on 22 shares,)	1,975 00
Greatest amount of Stock held by any one person or corpo- ration,	65 shares.
Highest Loan at any one time during the past year, . . .	\$297,069 00
Proportion of Loan payable out of Newton, about . . .	Half.
“ “ on which Exchange is charged, about . . .	Half.
Amount of charges for Exchange the last year, about . . .	\$1,000 00
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$3,200 00
Last semi-annual dividend, (April, 1861,)	4½ per cent.
Number of Stockholders present at last annual meeting, .	21
Number of shares represented “ “ “	492

Borrowed of other Banks during the last year, . . . *\$31,884 00
 Loaned to “ “ “ “ . . . Nothing.

* Paper re-discounted.

BUNKER HILL BANK—CHARLESTOWN.

[June 26, 1861.]

EDWARD LAWRENCE, *President.**Cashier,* GEORGE E. LINCOLN.

Capital, . . .	\$300,000 00	Loan, . . .	\$459,087 73
Circulation, . .	148,085 00	Real Estate, . .	21,200 00
Deposits, . . .	231,872 02	Checks and Bills of other Banks, . .	7,565 40
Bank Balances, .	—	Bank Balances, .	158,188 13
Profits on hand, .	54,381 11	Specie, . . .	88,296 87
	<u>\$734,338 13</u>		<u>\$734,338 13</u>
Immediate Liabilities, .	\$379,957 02	Immediate Resources,	\$254,050 40

Overdue or Suspended Paper, \$11,717. Probable loss, \$3,000 to 5,000.

Number of Directors,	9
Stock owned by Directors,	267 shares.
Amount of Directors' Liabilities,	\$11,200 00
Largest indebtedness of any one individual or company, .	42,000 00
Loan on Stock of the Bank, (on 52 shares,)	3,550 00
Greatest amount of Stock held by any one person or cor- poration,	114 shares.
Highest Loan at any one time during the past year, . .	\$597,257 00
Proportion of Loan payable out of Charlestown, . .	Three-fourths.
“ “ on which Exchange is charged, . .	Very small.
Amount of charges for Exchange the last year, about .	\$600 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$5,900 00
Last semi-annual dividend, (April, 1861,)	4 per cent.
Number of Stockholders present at last annual meeting,	13
Number of shares represented “ “ “	312

No Loans to or from other Banks during the last year.

TRADESMAN'S BANK—CHELSEA.

[June 27, 1861.]

ISAAC STEBBINS, *President*.*Cashier*, WILLIAM R. PEARMAIN.

Capital, . . .	\$150,000 00	Loan, . . .	\$242,497 01
Circulation, . . .	71,632 00	Real Estate, . . .	8,337 29
Deposits, . . .	40,828 23	Checks and Bills of other Banks, . . .	9,453 20
Bank Balances, . . .	—	Bank Balances, . . .	1,105 15
Profits on hand, . . .	13,454 75	Specie, . . .	9,522 33
		Bank of Mutual Re- demption, . . .	5,000 00
	<u>\$275,914 98</u>		<u>\$275,914 98</u>
Immediate Liabilities, .	\$112,460 23	Immediate Resources,	\$20,080 68

Overdue or Suspended Paper, \$1,500. Probable loss, about \$400.

Number of Directors,	6
Stock owned by Directors,	211 shares.
Amount of Directors' Liabilities,	\$49,266 00
Largest indebtedness of any one individual or company,	21,668 00
Loan on Stock of the Bank, (on 60 shares,)	5,000 00
Greatest amount of Stock held by any one person or corpo- ration,	100 shares.
Highest Loan at any one time during the past year,	\$302,817 00
Proportion of Loan payable out of Chelsea,	Three-fourths.
“ “ on which Exchange is charged,	Very small.
Amount of charges for Exchange the last year, perhaps	\$500 00
Amount of Deposits drawing interest,	975 00
Annual Expenses,	3,500 00
Last semi-annual dividend, (April, 1861,)	3½ per cent.
Number of Stockholders present at last annual meeting,	8
Number of shares represented “ “ “	208

No Loans to or from other Banks during the last year.

MECHANICS' BANK—BOSTON.

[June 28, 1861.]

JAMES W. CONVERSE, *President.**Cashier,* ALVAN SIMONDS.

Capital, . . .	\$250,000 00	Loan, . . .	\$393,850 43
Circulation, . .	83,436 00	Real Estate, . .	18,500 00
Deposits, . . .	100,937 68	Checks and Bills of other Banks, . .	838 00
Bank Balances, .	—	Bank Balances, .	36,825 78
Profits on hand, .	38,392 12	Specie, . . .	22,751 59
	<u>\$472,765 80</u>		<u>\$472,765 80</u>
Immediate Liabilities,	\$184,373 68	Immediate Resources,	\$60,415 37

Overdue or Suspended Paper, \$16,464. Probable loss, \$1,644.

Number of Directors,	7
Stock owned by Directors,	144 shares.
Amount of Directors' Liabilities,	\$77,775 00
Largest indebtedness of any one individual or company, .	26,904 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corporation,	159 shares.
Highest Loan at any one time during the past year, . .	\$456,594 00
Proportion of Loan payable out of Boston, about . .	One-eighth.
“ “ on which Exchange is charged, about . .	One-eighth.
Amount of charges for Exchange the last year, about .	\$1,250 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$4,000 00
Last semi-annual dividend, (April, 1861,)	4½ per cent.
Number of Stockholders present at last annual meeting,	8
Number of shares represented “ “ “	Not known.
Borrowed of other Banks during the last year, . .	Nothing.
Loaned to “ “ “ “	\$15,000 00

QUINSIGAMOND BANK—WORCESTER.

[July 2, 1861.]

ISAAC DAVIS, *President.**Cashier,* JOSEPH S. FARNUM.

Capital,	\$250,000 00	Loan,	\$354,980 09
Circulation, . . .	83,345 00	Real Estate, . .	—
Deposits,	93,192 91	Checks and Bills of other Banks, . .	5,471 93
Bank Balances, . .	—	Bank Balances, . .	64,928 09
Profits on hand, . .	28,052 98	Specie,	29,210 78
	<u>\$154,590 89</u>		<u>\$154,590 89</u>
Immediate Liabilities, .	\$176,537 91	Immediate Resources,	\$99,610 80

Overdue or Suspended Paper, \$11,331. Probable loss, \$5,000.

Number of Directors,	7
Stock owned by Directors,	174 shares.
Amount of Directors' Liabilities,	\$48,713 00
Largest indebtedness of any one individual or company, . .	27,058 00
Loan on Stock of the Bank, (on 14 shares,)	900 00
Greatest amount of Stock held by any one person or corporation,	203 shares.
Highest Loan at any one time during the past year, . . .	\$441,365 00
Proportion of Loan payable out of Worcester, about . .	Half.
“ “ on which Exchange is charged, about	Half.
Amount of charges for Exchange during the last year, . .	Not stated.
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$4,000 00
Last semi-annual dividend, (April, 1861,)	3½ per cent.
Number of Stockholders present at last annual meeting, .	Not recorded.
Number of shares represented “ “ “	Not recorded.
Borrowed of other Banks during the last year,	Nothing.
Loaned to “ “ “ “ about	\$10,000 00

MAHAIWE BANK—GREAT BARRINGTON.

[July 9, 1861.]

JOHN L. DODGE, *President.**Cashier,* ISAAC B. PRINDLE.

Capital, . . .	\$200,000 00	Loan, . . .	\$322,354 07
Circulation, . .	100,308 00	Real Estate, . .	3,000 00
Deposits, . . .	32,824 67	Checks and Bills of other Banks, . .	3,524 03
Bank Balances, .	3,527 57	Bank Balances, .	28,495 07
Profits on hand, .	33,213 22	Specie, . . .	7,500 29
		Bank of Mutual Re- demption, . . .	5,000 00
	<u>\$369,873 46</u>		<u>\$369,873 46</u>
Immediate Liabilities,	\$136,660 24	Immediate Resources,	\$39,519 39

Overdue or Suspended Paper, \$65,123. Probable loss, \$11,025.

Number of Directors,	7
Stock owned by Directors,	141 shares.
Amount of Directors' Liabilities,	\$10,175 00
Largest indebtedness by any one individual or company, .	98,130 00
Loan on Stock of the Bank, (on one share,)	100 00
Greatest amount of Stock held by any one person or corpo- ration,	60 shares.
Highest Loan at any one time during the past year, . .	\$394,644 00
Proportion of Loan payable out of Great Barrington, about	Two-thirds.
“ “ on which Exchange is charged,	Small.
Amount of charges for Exchange during the last year, .	\$2,333 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$2,800 00
Last semi-annual dividend, (April, 1861,)	4 per cent.
Number of Stockholders present at last annual meeting,	Not stated.
Number of shares represented “ “ “	Not stated.

Borrowed of other Banks during the last year, . . . *\$12,000 00
 Loaned to “ “ “ “ . . . Nothing.

* Paper re-discounted.

HOUSATONIC BANK—STOCKBRIDGE.

[July 10, 1861.]

CHARLES M. OWEN, *President.**Cashier,* DANIEL R. WILLIAMS.

Capital, . . .	\$200,000 00	Loan, . . .	*\$267,479 89
Circulation, . .	60,284 00	Real Estate, . .	6,500 00
Deposits, . . .	*74,121 06	Checks and Bills of other Banks, . .	2,929 00
Bank Balances, .	3,163 53	Bank Balances, .	59,228 45
Profits on hand, .	10,066 18	Specie, . . .	8,497 43
		Bank of Mutual Re- demption, . .	3,000 00
	<u>\$347,634 77</u>		<u>\$347,634 77</u>
Immediate Liabilities, .	\$119,286 93	Immediate Resources,	\$70,654 88

Overdue or Suspended Paper, \$46,165. Probable loss, \$10,000 to 12,000.

Number of Directors,	6
Stock owned by Directors,	94 shares.
Amount of Directors' Liabilities,	\$4,095 00
Largest indebtedness of any one individual or company, .	58,340 00
Loan on Stock of the Bank, (on 25 shares,)	650 00
Greatest amount of Stock held by any one person or corpo- ration,	104 shares.
Highest Loan at any one time during the past year, . .	\$353,363 00
Proportion of Loan payable out of Stockbridge, . .	$\frac{2}{3}$ to $\frac{3}{4}$.
“ “ on which Exchange is charged, . .	Small.
Amount of charges for Exchange the last year, about .	\$2,000 00
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$3,000 to 4,000.
Last semi-annual dividend, (October, 1860,) . . .	$3\frac{1}{2}$ per cent.
Number of Stockholders present at last annual meeting,	Few.
Number of shares represented “ “ “	Not known.

No Loans to or from other Banks during the last year.

* Including over drafts, \$18,281.66.

LEE BANK—LEE.

[July 11, 1861.]

THOS. SEDGWICK, *President.**Cashier,* EDWARD A. BLISS.

Capital, . . .	\$300,000 00	Loan, . . .	\$381,788 72
Circulation, . . .	103,927 00	Real Estate, . . .	10,000 00
Deposits, . . .	9,150 65	Checks and Bills of other Banks, . . .	26 00
Bank Balances, . . .	2,083 24	Bank Balances, . . .	22,158 92
Profits on hand, . . .	3,623 91	Specie, . . .	4,811 16
	<u>\$418,784 80</u>		<u>\$418,784 80</u>
Immediate Liabilities, .	\$109,498 89	Immediate Resources,	\$26,996 08

Overdue or Suspended Paper, \$125,879. Estimated loss, \$32,322.

Number of Directors,	5
Stock owned by Directors,	102 shares.
Amount of Directors' Liabilities,	\$14,000 00
Largest indebtedness of any one individual or company,	113,058 00
Loan on Stock of the Bank, (on 34 shares,)	2,625 00
Greatest amount of Stock held by any one person or corporation,	96 shares.
Highest Loan at any one time during the past year,	\$555,416 00
Proportion of Loan payable out of Lee, about	Two-thirds.
“ “ on which Exchange is charged,	Very small.
Amount of charges for Exchange the last year, about	\$500 00
Amount of Deposits drawing interest,	2,500 00
Annual Expenses,	3,500 00
Last semi-annual dividend, (October, 1860,)	4 per cent.
Number of Stockholders present at last annual meeting,	Not stated.
Number of shares represented “ “ “	Not stated.
Borrowed of other Banks during the last year,	*\$40,000 00
Loaned to “ “ “ “	Nothing.

* Paper re-discounted.

BERKSHIRE BANK—ADAMS.

[July 13, 1861.]

SAMUEL W. BOWERMAN, *President.**Cashier,* WILLIAM W. FREEMAN.

Capital, . . .	\$100,000 00	Loan, . . .	\$149,558 57
Circulation, . . .	51,899 00	Real Estate, . . .	700 00
Deposits, . . .	9,017 44	Checks and Bills of other Banks, . . .	288 00
Bank Balances, . . .	509 36	Bank Balances, . . .	11,288 64
Profits on hand, . . .	4,488 10	Specie, . . .	4,078 69
	<u>\$165,913 90</u>		<u>\$165,913 90</u>
Immediate Liabilities, .	\$61,425 80	Immediate Resources,	\$15,655 33

Overdue or Suspended Paper, \$2,035. No loss expected.

Number of Directors,	9
Stock owned by Directors,	150 shares.
Amount of Directors' Liabilities,	\$25,200 00
Largest indebtedness of any one individual or company,	34,328 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corporation,	100 shares.
Highest Loan at any one time during the past year,	\$178,855 00
Proportion of Loan payable out of Adams,	Three-fourths.
“ “ on which Exchange is charged,	One-tenth.
Amount of charges for Exchange during the last year,	Not stated.
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$1,300 00
First dividend, rate per annum,	6 per cent.
Number of Stockholders present at last annual meeting,	Not stated.
Number of shares represented “ “ “	Not stated.
Borrowed of other Banks during the last year,	\$25,000 00
Loaned to “ “ “ “	Nothing.

ADAMS BANK—ADAMS.

[July 15, 1861.]

WILLIAM E. BRAYTON, *President.**Cashier,* SAMUEL C. WOODWARD.

Capital, . . .	\$350,000 00	Loan, . . .	\$468,046 89
Circulation, . .	113,431 00	Real Estate, . .	8,575 75
Deposits, . . .	29,251 91	Checks and Bills of other Banks, . .	2,659 29
Bank Balances, .	1,290 98	Bank Balances, .	17,475 10
Profits on hand, .	12,577 58	Specie, . . .	9,794 44
	<u>\$506,551 47</u>		<u>\$506,551 47</u>
Immediate Liabilities, .	\$143,973 89	Immediate Resources,	\$29,928 83

Overdue or Suspended Paper, \$16,215. Probable loss, \$5,014.

Number of Directors,	7
Stock owned by Directors,	265 shares.
Amount of Directors' Liabilities,	\$187,244 00
Largest indebtedness of any one individual or company, .	67,680 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or cor- poration,	150 shares.
Highest Loan at any one time during the past year, . .	\$577,186 00
Proportion of Loan payable out of Adams, nearly . .	Two-thirds.
“ “ on which Exchange is charged, less than	Two-thirds.
Amount of charges for Exchange the last year, about .	\$4,000 00
Amount of Deposits drawing interest, (average) . .	2,800 00
Annual Expenses,	3,100 00
Last semi-annual dividend, (April, 1861,)	3½ per cent.
Number of Stockholders present at last annual meeting,	47
Number of shares represented “ “ “	1,142
Borrowed of other Banks during the last year, . .	\$61,000 00
Loaned to “ “ “ “ .	Nothing.

SHELBURNE FALLS BANK—SHELBURNE.

[July 17, 1861.]

CARVER HOTCHKISS, *President*.*Cashier*, EDWARD S. FRANCIS.

Capital, . . .	\$150,000 00	Loan, . . .	\$197,119 86
Circulation, . . .	68,512 00	Real Estate, . . .	9,059 41
Deposits, . . .	14,456 74	Checks and Bills of other Banks, . . .	1,765 79
Bank Balances, . . .	1,456 60	Bank Balances, . . .	26,339 99
Profits on hand, . . .	7,054 23	Specie, . . .	4,194 52
		Bank of Mutual Re- demption, . . .	3,000 00
	<u>\$241,479 57</u>		<u>\$241,479 57</u>
Immediate Liabilities, .	\$84,425 34	Immediate Resources,	\$32,300 30

Overdue or Suspended Paper, \$7,369. No loss anticipated.

Number of Directors,	9
Stock owned by Directors,	156 shares.
Amount of Directors' Liabilities,	\$34,893 00
Largest indebtedness of any one individual or company,	62,727 00
Loan on Stock of the Bank, (on 85 shares,)	7,700 00
Greatest amount of Stock held by any one person or corporation,	60 shares.
Highest Loan at any one time during the past year,	\$231,950 00
Proportion of Loan payable out of Shelburne, about	Half.
“ “ on which Exchange is charged, about	One-third.
Amount of charges for Exchange the last year, about	\$1,200 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$2,000 00
Last semi-annual dividend, (April, 1861,)	4 per cent.
Number of Stockholders at last annual meeting, about	75
Number of shares represented “ “	Not stated.

No Loans to or from other Banks during the last year.

CONWAY BANK—CONWAY.

[July 17, 1861.]

LUTHER BODMAN, Jr., *President.**Cashier,* WM. C. ROBINSON.

Capital, . . .	\$150,000 00	Loan, . . .	\$233,579 40
Circulation, . . .	72,183 00	Real Estate, . . .	—
Deposits, . . .	17,284 42	Checks and Bills of other Banks, . . .	298 57
Bank Balances, . . .	181 91	Bank Balances, . . .	12,702 47
Profits on hand, . . .	12,910 24	Specie, . . .	5,979 13
	<u>\$252,559 57</u>		<u>\$252,559 57</u>
Immediate Liabilities, .	\$89,649 33	Immediate Resources,	\$18,980 17

Overdue or Suspended Paper, \$11,167. Probable loss, \$335.

Number of Directors,	8
Stock owned by Directors,	85 shares.
Amount of Directors' Liabilities,	\$47,241 00
Largest indebtedness of any one individual or company,	34,600 00
Loan on Stock of the Bank (on 83 shares,)	4,200 00
Greatest amount of Stock held by any one person or corporation,	53 shares.
Highest Loan at any one time during the past year,	299,225 00
Proportion of Loan payable out of Conway, not over	One-third.
“ “ on which Exchange is charged,	One-fourth.
Amount of charges for Exchange during the last year,	\$850 00
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$2,400 00
Last semi-annual dividend, (April, 1861,)	4 per cent.
Number of Stockholders present at last annual meeting,	20
Number of shares represented “ “ “	102
Borrowed of other Banks during the last year,	*\$2,100 00
Loaned to “ “ “ “	Nothing.

* Paper re-discounted.

PEOPLE'S BANK—ROXBURY.

[July 23, 1861.]

SAMUEL GUILD, *President*.*Cashier*, BAMAN STONE.

Capital, . . .	\$150,000 00	Loan, . . .	\$300,545 39
Circulation, . . .	68,086 00	Real Estate, . . .	—
Deposits, . . .	83,101 29	Checks and Bills of other Banks, . . .	3,788 17
Bank Balances, . . .	10,239 85	Bank Balances, . . .	4,000 00
Profits on hand, . . .	19,020 25	Specie, . . .	22,113 83
	<u>\$330,447 39</u>		<u>\$330,447 39</u>
Immediate Liabilities, .	\$161,427 14	Immediate Resources,	\$29,902 00

Overdue or Suspended Paper, \$11,387. Probable loss, \$2,254.

Number of Directors,	8
Stock owned by Directors,	544 shares.
Amount of Directors' Liabilities,	Nothing.
Largest indebtedness of any one individual or company,	\$17,250 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corporation,	223 shares.
Highest Loan at any one time during the past year,	\$300,545 00
Proportion of Loan payable out of Roxbury, about	Three-fifths.
“ “ on which Exchange is charged, about	One-thirtieth.
Amount of charges for Exchange the last year, about	\$500 00
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$2,970 00
Last semi-annual dividend, (April, 1861,)	4 per cent.
Number of Stockholders present at last annual meeting,	Not known.
Number of shares represented “ “ “	669

No Loans to or from other Banks during the last year.

MALDEN BANK—MALDEN.

[July 24, 1861.]

ELISHA S. CONVERSE, *President.**Cashier,* CHAS. MERRILL.

Capital, . . .	\$100,000 00	Loan, . . .	\$151,154 98
Circulation, . . .	50,843 00	Real Estate, . . .	5,602 64
Deposits, . . .	12,943 22	Checks and Bills of other Banks, . . .	3,906 30
Bank Balances, . . .	—	Bank Balances, . . .	8,341 95
Profits on hand, . . .	13,917 78	Specie, . . .	3,698 13
		Bank of Mutual Re- demption, . . .	5,000 00
	<u>\$177,704 00</u>		<u>\$177,704 00</u>
Immediate Liabilities,	\$63,786 22	Immediate Resources,	\$15,946 38

Overdue or Suspended Paper, \$10,194. Probable loss, about \$3,000.

Number of Directors,	7
Stock owned by Directors,	76 shares.
Amount of Directors' Liabilities,	\$24,011 00
Largest indebtedness of any one individual or company,	16,700 00
Loan on stock of the Bank,	None.
Greatest amount of Stock held by any one person or corpo- ration,	170 shares.
Highest Loan at any one time during the past year,	\$193,195 00
Proportion of Loan payable out of Malden, about	Three-fifths.
“ “ on which Exchange is charged, about	One-third.
Amount of charges for Exchange during the last year,	Not known.
Amount of Deposits drawing interest,*	Not stated.
Annual Expenses, about	\$1,800 00
Last semi-annual dividend, (April, 1861,)	3½ per cent.
Number of Stockholders at last annual meeting, about	10
Number of shares represented “ “	Not known.
Borrowed of other Banks during the last year,	\$10,000 00
Loaned to “ “ “ “	Nothing.

* Balance due Malden Savings Bank.

MATTAPAN BANK—DORCHESTER.

[July 25, 1861.]

OLIVER HALL, *President.**Cashier,* JOHN I. HUTCHINSON.

Capital, . . .	\$100,000 00	Loan, . . .	\$148,023 95
Circulation, . .	52,988 00	Real Estate, . .	6,000 00
Deposits, . . .	40,206 80	Checks and Bills of other Banks, . .	2,909 70
Bank Balances, . .	—	Bank Balances, . .	38,994 56
Profits on hand, . . .	12,247 46	Specie, . . .	9,514 05
	<u>\$205,442 26</u>		<u>\$205,442 26</u>
Immediate Liabilities, .	\$93,194 80	Immediate Resources,	\$51,418 31

Overdue or Suspended Paper, \$2,438. Probable loss, \$500.

Number of Directors,	7
Stock owned by Directors,	116 shares.
Amount of Directors' Liabilities,	\$7,505 00
Largest indebtedness of any one individual or company,	13,000 00
Loan on Stock of the Bank, (on 10 shares,)	800 00
Greatest amount of Stock held by any one person or corporation,	101 shares.
Highest Loan at any one time during the past year,	\$202,534 00
Proportion of Loan payable out of Dorchester,	Seven-eighths.
“ “ on which Exchange is charged,	Half.
Amount of charges for Exchange during the last year,	No account kept.
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$2,000 00
Last semi-annual dividend, (April, 1861,)	4 per cent.
Number of Stockholders present at last annual meeting,	Not recorded.
Number of shares represented “ “ “	212

No Loans to or from other Banks during the last year.

CAMBRIDGE MARKET BANK—CAMBRIDGE.

[July 26, 1861.]

HENRY POTTER, *President.**Cashier,* WARREN SANGER.

Capital, . . .	\$150,000 00	Loan, . . .	\$202,787 31
Circulation, . . .	55,047 00	Real Estate, . . .	4,800 00
Deposits, . . .	17,348 79	Checks and Bills of other Banks, . . .	4,612 18
Bank Balances, . . .	—	Bank Balances, . . .	12,351 19
Profits on hand, . . .	11,802 10	Specie, . . .	6,647 21
		Bank of Mutual Re- demption, . . .	3,000 00
	<u>\$234,197 89</u>		<u>\$234,197 89</u>
Immediate Liabilities, .	\$72,395 79	Immediate Resources,	\$23,610 58

Overdue or Suspended Paper, \$13,624. Probable loss, 12 per cent.

Number of Directors,	6
Stock owned by Directors,	85 shares.
Amount of Directors' Liabilities,	\$41,577 00
Largest indebtedness of any one individual or company, . . .	15,149 00
Loan on Stock of the Bank, (on 123 shares,)	8,975 00
Greatest amount of Stock held by any one person or corpo- ration,	100 shares.
Highest Loan at any one time during the past year, . . .	\$239,981 00
Proportion of Loan payable out of Cambridge, about	Three-fourths.
“ “ on which Exchange is charged, about	One-fourth.
Amount of charges for Exchange the last year, about . . .	\$1,600 00
Amount of Deposits drawing interest,	Not stated.
Annual Expenses,	\$2,200 00
Last semi-annual dividend, (April, 1861,)	3 per cent.
Number of Stockholders present at last annual meeting,	Not recorded.
Number of shares represented “ “ “	346

No Loans to or from other Banks during the last year

WALTHAM BANK—WALTHAM.

[July 29, 1861.]

CHARLES BEMIS, *President*.*Cashier*, D. A. KIMBALL.

Capital, . . .	\$200,000 00	Loan, . . .	\$308,012 08
Circulation, . . .	111,342 00	Real Estate, . . .	5,500 00
Deposits, . . .	19,085 97	Checks and Bills of other Banks, . . .	7,584 13
Bank Balances, . . .	—	Bank Balances, . . .	6,501 96
Profits on hand, . . .	8,971 82	Specie, . . .	11,801 62
	<u>\$339,399 79</u>		<u>\$339,399 79</u>
Immediate Liabilities, . . .	\$130,427 97	Immediate Resources, . . .	\$25,887 71

Overdue or Suspended Paper, \$78,427. Probable loss, \$11,693.

Number of Directors,	9
Stock owned by Directors,	60 shares.
Amount of Directors' Liabilities,	\$20,849 00
Largest indebtedness of any individual or company, about	45,000 00
Loan on Stock of the Bank, (on 8 shares,)	500 00
Greatest amount of Stock held by any one person or corporation,	84 shares.
Highest Loan at any one time during the past year,	\$365,721 00
Proportion of Loan payable out of Waltham,	$\frac{1}{2}$ to $\frac{3}{4}$.
“ “ on which Exchange is charged,	$\frac{1}{4}$ to $\frac{1}{2}$.
Amount of charges for Exchange the last year, about	\$600 00
Amount of Deposits drawing interest,	Not stated.
Annual Expenses, about	\$2,300 00
Last semi-annual dividend, (April, 1861,)	3 per cent.
Number of Stockholders present at last annual meeting,	39
Number of shares represented “ “ “	83

No Loans to or from other Banks during the last year.

MERCHANTS' BANK—SALEM.

[August 2, 1861.]

BENJ. N. SILSBEE, *President.**Cashier,* NATH'L B. PERKINS.

Capital, . . .	\$200,000 00	Loan, . . .	\$329,133 06
Circulation, . .	93,002 00	Real Estate, . .	—
Deposits, . . .	62,524 14	Checks and Bills of other Banks, . .	5,223 83
Bank Balances, .	566 00	Bank Balances, .	21,063 92
Profits on hand, .	14,603 24	Specie, . . .	15,274 57
	<u>\$370,695 38</u>		<u>\$370,695 38</u>
Immediate Liabilities,	\$156,092 14	Immediate Resources,	\$41,562 32

Overdue or Suspended Paper, \$11,399. Probable loss, about 25 per cent.

Number of Directors,	7
Stock owned by Directors,	44 shares.
Amount of Directors' Liabilities,	\$123,561 00
Largest indebtedness of any one individual or company,	27,457 00
Loan on Stock of the Bank, (on 34 shares,)	350 00
Greatest amount of Stock held by any one person or corporation,	871 shares.
Highest Loan at any one time during the past year,	\$400,529 00
Proportion of Loan payable out of Salem,	Large.
“ “ on which Exchange is charged,	Not known.
Amount of charges for Exchange during the last year,	No account kept.
Amount of Deposits drawing interest,	Not stated.*
Annual Expenses,	\$3,475 00
Last semi-annual dividend, (April, 1861,)	3 per cent.
Number of Stockholders present at last annual meeting,	“Very few.”
Number of shares represented “ “ “	113 votes cast.

Borrowed of other Banks during the last year, Nothing.

Loaned to other Banks during the last year,—In several instances—no record kept.

* Varies from day to day.

QUINCY STONE BANK—QUINCY.

[August 5, 1861.]

JOSIAH BRIGHAM, *President*.*Cashier*, JOHN C. RANDALL.

Capital, . . .	\$150,000 00	Loan, . . .	\$246,948 63
Circulation, . .	63,558 00	Real Estate, . .	5,892 53
Deposits, . . .	42,011 22	Checks and Bills of other Banks, . .	160 60
Bank Balances, .	—	Bank Balances, . .	18,514 91
Profits on hand, .	19,961 59	Specie, . . .	4,014 14
	<u>\$275,530 81</u>		<u>\$275,530 81</u>
Immediate Liabilities, .	\$105,569 22	Immediate Resources,	\$22,689 65

Overdue or Suspended Paper, \$4,116. Probable loss, \$1,414.

Number of Directors,	9
Stock owned by Directors,	196 shares.
Amount of Directors' Liabilities,	\$33,652 00
Largest indebtedness of any one individual or company, . .	19,561 00
Loan on Stock of the Bank, (on 21 shares,)	1,500 00
Greatest amount of Stock held by any one person or corporation,	60 shares.
Highest Loan at any one time during the past year, . . .	\$275,175 00
Proportion of Loan payable out of Quincy,	Three-fourths.
“ “ on which Exchange is charged, about	Three-eighths.
Amount of charges for Exchange during the last year, . .	\$2,370 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$2,400 00
Last semi-annual dividend, (April, 1861,)	4 per cent.
Number of Stockholders present at last annual meeting,	9
Number of shares represented “ “ “	147

No Loans to or from other Banks during the last year.

LAIGHTON BANK—LYNN.

[August 6, 1861.]

HENRY NEWHALL, *President*.*Cashier*, EZRA W. MUDGE.

Capital, . . .	\$200,000 00	Loan, . . .	\$261,994 32
Circulation, . . .	47,739 00	Real Estate, . . .	7,119 01
Deposits, . . .	26,197 10	Checks and Bills of other Banks, . . .	4,008 61
Bank Balances, . . .	9,355 27	Bank Balances, . . .	19,115 13
Profits on hand, . . .	26,160 67	Specie, . . .	12,214 97
		Bank of Mutual Re- demption, . . .	5,000 00
	<u>\$309,452 04</u>		<u>\$309,452 04</u>
Immediate Liabilities, .	\$33,291 37	Immediate Resources,	\$35,338 71

Overdue or Suspended Paper, \$6,799. Loss, uncertain.

Number of Directors,	8
Stock owned by Directors,	327 shares.
Amount of Directors' Liabilities,	\$109,281 00
Largest indebtedness of any one individual or company,	27,866 00
Loan on Stock of the Bank, (on 44 shares,)	3,125 00
Greatest amount of Stock held by any one person or corporation,	250 shares.
Highest Loan at any one time during the past year,	\$313,313 00
Proportion of Loan payable out of Lynn,	Nine-tenths.
“ “ on which Exchange is charged,	Nearly all.
Amount of charges for Exchange the last year, about	*\$3,782 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$3,400 00
Last semi-annual dividend, (April, 1861,)	3½ per cent.
Number of Stockholders present at last annual meeting,	11
Number of shares represented “ “ “	394

No Loans to or from other Banks during the last year.

* For the year ending October, 1860, \$3,290 00
 For six months ending April, 1861, 2,383 00

PROVINCETOWN BANK—PROVINCETOWN.

[August 7, 1861.]

NATHAN FREEMAN, *President.**Cashier,* ELIJAH SMITH.

Capital, . . .	\$100,000 00	Loan, . . .	\$155,230 23
Circulation, . .	80,257 00	Real Estate, . .	3,500 00
Deposits, . . .	31,452 55	Checks and Bills of other Banks, . .	187 00
Bank Balances, .	—	Bank Balances, . .	53,818 50
Profits on hand, .	8,138 83	Specie, . . .	7,112 65
	<u>\$219,848 38</u>		<u>\$219,848 38</u>
Immediate Liabilities, .	\$111,709 55	Immediate Resources,	\$61,118 15

Overdue or Suspended Paper, \$14,130. Probable loss, \$4,668.

Number of Directors,	9
Stock owned by Directors,	41 shares.
Amount of Directors' Liabilities,	\$17,933 00
Largest indebtedness of any one individual or company, about	10,000 00
Loan on Stock of the Bank, (on 86 shares,)	5,159 00
Greatest amount of Stock held by any one person or cor- poration,	60 shares.
Highest Loan at any one time during the past year,	\$200,001 00
Proportion of Loan payable out of Provincetown,	One-eighth.
“ “ on which Exchange is charged,	One-twentieth.
Amount of charges for Exchange during the last year,	\$102 00
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$1,800 00
Last semi-annual dividend, (April, 1861,)	3½ per cent.
Number of Stockholders at last annual meeting, about	20
Number of shares represented “ “	81

No Loans to or from other Banks during the last year.

VILLAGE BANK—DANVERS.

[August 12, 1861.]

DANIEL RICHARDS, *President.**Cashier,* WM. L. WESTON.

Capital, . . .	\$200,000 00	Loan, . . .	\$235,791 81
Circulation, . .	53,099 00	Real Estate, . .	17,782 69
Deposits, . . .	36,535 69	Checks and Bills of other Banks, . .	6,145 27
Bank Balances, .	1,263 42	Bank Balances, .	40,943 67
Profits on hand, .	24,707 81	Specie, . . .	9,942 48
		Bank of Mutual Re- demption, . . .	5,000 00
	<u>\$315,605 92</u>		<u>\$315,605 92</u>
Immediate Liabilities,	\$90,898 11	Immediate Resources,	\$57,031 42

Overdue or Suspended Paper, \$36,990. Estimated loss, \$17,048.

Number of Directors,	7
Stock owned by Directors,	54 shares.
Amount of Directors' Liabilities,	\$102,201 00
Largest indebtedness of any one individual or company, .	26,025 00
Loan on stock of the Bank,	None.
Greatest amount of Stock held by any one person or corpo- ration,	148 shares.
Highest Loan at any one time during the past year, . .	\$319,655 00
Proportion of Loan payable out of Danvers, about .	Two-thirds.
“ “ on which Exchange is charged, about	Half.
Amount of charges for Exchange during the last year,	No account kept.
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$2,800 to 3,000.
Last semi-annual dividend, (April, 1861,)	3 per cent.
Number of Stockholders at last annual meeting, about	12
Number of shares represented “ “ .	Not known.
Borrowed of other Banks,	\$35,000 or 40,000.*
Loaned to other Banks during the last year, . . .	Nothing.

* Mostly paper re-discounted.

BLUE HILL BANK—DORCHESTER.

[August 13, 1861.]

ASAPH CHURCHILL, *President.**Cashier, E. J. BISPHAM.*

Capital, . . .	\$150,000 00	Loan, . . .	\$249,194 06
Circulation, . . .	68,116 00	Real Estate, . . .	—
Deposits, . . .	68,866 85	Checks and Bills of other Banks, . . .	2,216 56
Bank Balances, . . .	—	Bank Balances, . . .	27,317 40
Profits on hand, . . .	9,353 98	Specie, . . .	17,608 81
	<u>\$296,336 83</u>		<u>\$296,336 83</u>
Immediate Liabilities, .	\$136,982 85	Immediate Resources,	\$47,142 77

Overdue or Suspended Paper, \$13,597. Probable loss, \$6,110.

Number of Directors,	7
Stock owned by Directors,	159 shares.
Amount of Directors' Liabilities,	\$23,078 00
Largest indebtedness of any one individual or company,	14,000 00
Loan on Stock of the Bank, (on 23 shares,)	1,800 00
Greatest amount of Stock held by any one person or corporation,	85 shares.
Highest Loan at any one time during the past year,	\$299,857 00
Proportion of Loan payable out of Dorchester,	Three-fourths.
“ “ on which Exchange is charged, about	One-fourth.
Amount of charges for Exchange during the last year, about	\$2,000 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$2,200 00
Last semi-annual dividend, (April, 1861,)	4 per cent.
Number of Stockholders present at last annual meeting,	Not stated.
Number of shares represented “ “ “	Not stated.

No Loans to or from other Banks during the last year.

MACHINISTS' BANK—TAUNTON.

[August 15, 1861.]

MARCUS MORTON, *President*.*Cashier*, CHARLES R. VICKERY.

Capital, . . .	\$200,000 00	Loan, . . .	\$367,711 19
Circulation, . .	108,418 00	Real Estate, . .	—
Deposits, . . .	89,593 20	Checks and Bills of other Banks, . .	3,404 58
Bank Balances, .	—	Bank Balances, . .	33,042 33
Profits on hand, .	15,822 80	Specie, . . .	9,675 90
	<u>\$413,834 00</u>		<u>\$413,834 00</u>
Immediate Liabilities, .	\$198,011 20	Immediate Resources,	\$46,122 81

Overdue or Suspended Paper, \$25,902. Probable loss, about \$10,000.

Number of Directors,	9
Stock owned by Directors,	427 shares.
Amount of Directors' Liabilities,	\$31,910 00
Largest indebtedness of any one individual or company, .	27,500 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corporation,	262 shares.
Highest Loan at any one time during the past year, . .	\$377,019 00
Proportion of Loan payable out of Taunton, about .	Two-thirds.
“ “ on which Exchange is charged, about	Half.
Amount of charges for Exchange the last year, about .	\$2,000 00
Amount of Deposits drawing interest,	5,000 00
Annual Expenses, about	3,000 00
Last semi-annual dividend, (April, 1861,)	3 per cent.
Number of Stockholders present at last annual meeting,	Not recorded.
Number of shares represented “ “ “	Not recorded.

No Loans to or from other Banks during the last year.

ROCKPORT BANK—ROCKPORT.

[August 16, 1861.]

EZRA EAMES, *President.**Cashier,* JABEZ R. GOTT.

Capital, . . .	\$150,000 00	Loan, . . .	\$210,566 05
Circulation, . .	66,665 00	Bank of Mutual Redemption, . .	3,000 00
Deposits, . . .	21,689 72	Checks and Bills of other Banks, . .	11,151 52
Bank Balances, . .	—	Bank Balances, . .	12,509 74
Profits on hand, . .	5,513 80	Specie, . . .	6,641 21
	\$243,868 52		\$243,868 52
Immediate Liabilities, .	\$88,354 72	Immediate Resources,	\$30,302 47

Overdue or Suspended Paper, \$1,688. No loss expected.

Number of Directors,	7
Stock owned by Directors,	102 shares.
Amount of Directors' Liabilities,	\$44,961 00
Largest indebtedness of any one individual or company, . .	16,046 00
Loan on Stock of the Bank, (on 107 shares,)	8,340 00
Greatest amount of Stock held by any one person or corporation,	77 shares.
Highest Loan at any one time during the past year, . . .	\$269,132 00
Proportion of Loan payable out of Rockport,	$\frac{1}{4}$ to $\frac{1}{3}$.
“ “ on which Exchange is charged,	$\frac{1}{4}$ to $\frac{1}{3}$.
Amount of charges for Exchange during the last year, . .	\$1,329 00
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$1,815 00
Last semi-annual dividend, (April, 1861,)	3 per cent.
Number of Stockholders present at last annual meeting, .	25
Number of shares represented “ “	Not stated.

No Loans to or from other Banks during the last year.

PACIFIC BANK—NANTUCKET.

[August 27, 1861.]

JOHN W. BARRETT, *President.**Cashier,* WM. MITCHELL.

Capital,	\$200,000 00	Loan,	\$312,073 68
Circulation, . . .	91,329 00	Real Estate, . . .	10,000 00
Deposits,	130,965 19	Checks and Bills of other Banks, . . .	11,782 00
Bank Balances, . .	—	Bank Balances, . .	129,849 48
Profits on hand, . .	50,612 73	Specie,	9,201 76
	\$472,906 92		\$472,906 92
Immediate Liabilities, .	\$222,294 19	Immediate Resources,	\$150,833 24

Overdue or Suspended Paper, \$21,166. Probable loss, \$4,925.

Number of Directors,	9
Stock owned by Directors,	387 shares.
Amount of Directors' Liabilities,	\$4,637 00
Largest indebtedness of any one individual or company,	53,000 00
Loan on Stock of the Bank (on 64 shares,)	5,175 00
Greatest amount of Stock held by any one person or corporation,	180 shares.
Highest Loan at any one time during the past year,	\$399,698 00
Proportion of Loan payable out of Nantucket, about	Four-fifths.
“ “ on which Exchange is charged, about	One-fifth.
Amount of charges for Exchange during the last year,	\$1,883 00
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$2,750 00
Last semi-annual dividend, (April, 1861,)	4 per cent.
Number of Stockholders present at last annual meeting,	14
Number of shares represented “ “ “	1,194

No Loans to or from other Banks during the last year.

MERRIMACK BANK—HAVERHILL.

[September 4, 1861.]

E. J. M. HALE, *President.**Cashier,* SAMUEL WHITE.

Capital, . . .	\$180,000 00	Loan, . . .	\$242,254 17
Circulation, . .	45,768 00	Real Estate, . .	2,000 00
Deposits, . . .	7,041 55	Checks and Bills of other Banks, . .	409 08
Bank Balances, .	346 59	Bank Balances, .	20,814 77
Profits on hand, .	37,795 79	Specie, . . .	5,473 91
	<u>\$270,951 93</u>		<u>\$270,951 93</u>
Immediate Liabilities, .	\$53,156 14	Immediate Resources,	\$26,697 76

Overdue or Suspended Paper, \$20,929. Probable loss, \$5,000.

Number of Directors,	7
Stock owned by Directors,	104 shares.
Amount of Directors' Liabilities,	\$36,010 00
Largest indebtedness of any one individual or company, .	31,000 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corporation,	209 shares.
Highest Loan at any one time during the past year, . .	\$348,554 00
Proportion of Loan payable out of Haverhill, . . .	Seven-eighths.
“ “ on which Exchange is charged, . . .	Seven-eighths.
Amount of charges for Exchange during the last year, .	No account kept.
Amount of Deposits drawing interest,	None.
Annual Expenses, about	\$2,000 00
Last semi-annual dividend, (April, 1861,)	4 per cent.
Number of Stockholders present at last annual meeting,	Not stated.
Number of shares represented “ “ “	39
Borrowed of other Banks during the last year, . . .	\$7,600 00
Loaned to “ “ “ “ . . .	Nothing.

COLUMBIAN BANK—BOSTON.

[September 12, 1861.]

JOHN T. COOLIDGE, *President.**Cashier,* ALBERT DRAKE.

Capital, . . .	\$1,000,000 00	Loan, . . .	\$1,605,998 00
Circulation, . . .	181,213 00	Real Estate, . . .	—
Deposits, . . .	502,439 27	Checks and Bills of other Banks, . . .	50,569 00
Bank Balances, . . .	588 69	Bank Balances, . . .	1,978 54
Profits on hand, . . .	59,294 73	Specie, . . .	84,990 15
	<u>\$1,743,535 69</u>		<u>\$1,743,535 69</u>
Immediate Liabilities, . . .	\$684,240 96	Immediate Resources, . . .	\$137,537 69

Overdue or Suspended Paper, \$1,665. No loss expected.

Number of Directors,	9
Stock owned by Directors,	114 shares.
Amount of Directors' Liabilities,	\$118,753 00
Largest indebtedness of any one individual or company,	81,400 00
Loan on Stock of the Bank,	None.
Greatest amount of Stock held by any one person or corporation,	428 shares.
Highest Loan at any one time during the past year,	\$1,821,659 00
Proportion of Loan payable out of Boston,	One-eleventh.
“ “ on which Exchange is charged,	Small.
Amount of charges for Exchange during the last year,	\$3,000 00
Amount of Deposits drawing interest,	50,000 00
Annual Expenses, about	10,700 00
Last semi-annual dividend, (April, 1861,)	3½ per cent.
Number of Stockholders present at last annual meeting,	6
Number of shares represented “ “ “	990
Borrowed of other Banks during the last year,	\$50,000 00
Loaned to “ “ “ “	505,000 00

HARVARD BANK—CAMBRIDGE.

[September 30, 1861.]

BENJAMIN TILTON, *President.**Cashier,* WILLARD A. BULLARD.

Capital, . . .	\$200,000 00	Loan,* . . .	\$267,773 13
Circulation, . .	59,521 00	Bank Fixtures, . .	2,280 86
Deposits, . . .	27,731 39	Checks and Bills of other Banks, . .	13,908 00
Bank Balances, . .	—	Bank Balances, . .	5,088 93
Profits on hand, . .	7,070 14	Specie, . . .	5,271 61
	<u>\$294,322 53</u>		<u>\$294,322 53</u>
Immediate Liabilities, .	\$87,252 39	Immediate Resources,	\$24,268 54

Overdue or Suspended Paper, \$2,400. No loss expected.

Number of Directors,	10
Stock owned by Directors,	221 shares.
Amount of Directors' Liabilities,	\$34,272 00
Largest indebtedness of any one individual or company,	29,000 00
Loan on Stock of the Bank, (on 199 shares,)	16,685 00
Greatest amount of Stock held by any one person or corporation,	95 shares.
Highest Loan at any one time during the past year,	\$293,538 00
Proportion of Loan payable out of Cambridge,	Five-sixths.
“ “ on which Exchange is charged,	Not stated.
Amount of charges for Exchange during seven months,†	\$472 31
Amount of Deposits drawing interest,	None.
Annual Expenses,	\$2,100 00
First semi-annual dividend, declared September 19,	3 per cent.

No Loans to or from other Banks during the last year.

* Including Public Stocks, \$59,265.

† This bank commenced business March 4, 1861.

SAVINGS BANKS.

Six savings banks were incorporated by the legislature of the present year, namely :—

The Boston Penny Savings Bank, in Boston ;
Franklin Savings Bank, in Boston ;
Mercantile Savings Institution, in Boston ;
Bank of Petty Loans and Savings, in Boston ;
Mechanics' Savings Bank, in Lowell ;
Brighton Five Cents Saving Bank, in Brighton.

Three of the above named institutions, the Franklin Savings Bank, in Boston, the Mechanics' Saving Bank, in Lowell, and the Brighton Five Cents Saving Bank, have gone into operation. The Attleborough Savings Bank, incorporated in 1860, has also commenced business during the present year. Adding these four to the ninety which were stated in our last Annual Report to be in operation, and omitting the People's Five Cents Saving Bank, (which was then included in our statement,) we have ninety-three as the number of savings institutions now in operation in this Commonwealth.

Of the Penny Savings Bank, the Mercantile Savings Institution and the Bank of Petty Loans and Savings, we have received no information, and presume they have not yet commenced business under their charters.

During the ten years which have elapsed since the establishment of this Board, the number of savings banks in Massachusetts has more than doubled. Referring to the "Abstracts," we find that forty-five savings institutions made returns to the Secretary of the Commonwealth of their condition on the last Saturday of May, 1851 ; and it is presumed that these are all that were then in operation. The amount of deposits was then \$15,554,088. On the last Saturday of October, 1860, the amount returned was \$45,054,235.

The institutions examined by the Commissioners during the past year are named in the following list :—

Savings Institutions Examined—1860-61.

NAME.	Place.	Date of Examination.
Attleborough Savings Bank, . . .	Attleborough, . . .	May 16, 1861.
Berkshire County Savings Bank, . . .	Pittsfield, . . .	July 12, 1861.
Bristol County Savings Bank, . . .	Taunton, . . .	Nov. 1, 1860.
Cambridgeport Savings Bank, . . .	Cambridge, . . .	June 14, 1861.
Charlestown Five Cents Savings Bank, . . .	Charlestown, . . .	Nov. 8, 1860.
Chelsea Savings Bank, . . .	Chelsea, . . .	Nov. 8, 1860.
Chicopee Savings Bank, . . .	Chicopee, . . .	May 2, 1861.
Clinton Savings Bank, . . .	Clinton, . . .	April 19, 1861.
Danvers Savings Bank, . . .	Danvers, . . .	Aug. 12, 1861.
Dedham Institution for Savings, . . .	Dedham, . . .	Sept. 5, 1861.
Dorchester Savings Bank, . . .	Dorchester, . . .	July 25, 1861.
East Boston Savings Bank, . . .	Boston, . . .	June 4, 1861.
East Cambridge Five Cents Savings Bank, . . .	Cambridge, . . .	June 18, 1861.
Essex Savings Bank, . . .	Lawrence, . . .	Sept. 5, 1861.
Fall River Five Cents Savings Bank, . . .	Fall River, . . .	Nov. 1, 1860.
Fitchburg Savings Bank, . . .	Fitchburg, . . .	Oct. 23, 1860.
Foxborough Savings Bank, . . .	Foxborough, . . .	May 15, 1861.
Institution for Savings in Roxbury and its Vicinity, . . .	Roxbury, . . .	June 21, 1861.
Institution for Savings in Newburyport and its Vicinity, . . .	Newburyport, . . .	May 8, 1861.
Institution for Savings in the Town of Newton, . . .	Newton, . . .	June 24, 1861.
Lancaster Savings Bank, . . .	Lancaster, . . .	April 18, 1861.
Lee Savings Bank, . . .	Lee, . . .	July 11, 1861.
Lowell Five Cents Savings Bank, . . .	Lowell, . . .	May 27, 1861.
Lynn Five Cents Savings Bank, . . .	Lynn, . . .	Nov. 7, 1860.
Lynn Institution for Savings, . . .	Lynn, . . .	Aug. 6, 1861.
Malden Savings Bank, . . .	Malden, . . .	Mar. 2, 1861.
Marlborough Savings Bank, . . .	Marlborough, . . .	June 3, 1861.
Middlesex Institution for Savings, . . .	Concord, . . .	May 20, 1861.
Millbury Savings Bank, . . .	Millbury, . . .	Nov. 15, 1860.
Nantucket Institution for Savings, . . .	Nantucket, . . .	Aug. 28, 1861.
Northampton Institution for Savings, . . .	Northampton, . . .	June 7, 1861.
North Adams Savings Bank, . . .	Adams, . . .	July 16, 1861.
North Bridgewater Savings Bank, . . .	N. Bridgewater, . . .	Oct. 16, 1860.
North Brookfield Savings Bank, . . .	N. Brookfield, . . .	May 21, 1861.
Provident Institution for Savings, . . .	Boston, . . .	Dec. 28, 1860.
Quincy Savings Bank, . . .	Quincy, . . .	Aug. 5, 1861.
Rockport Savings Bank, . . .	Rockport, . . .	Aug. 16, 1861.
Salem Five Cents Savings Bank, . . .	Salem, . . .	Aug. 3, 1861.
Savings Institution in the Town of Cambridge, . . .	Cambridge, . . .	Aug. 14, 1861.
Seamen's Savings Bank, . . .	Provincetown, . . .	Aug. 8, 1861.
Shelburne Falls Five Cents Savings Bank, . . .	Shelburne, . . .	July 17, 1861.
Southbridge Savings Bank, . . .	Southbridge, . . .	May 23, 1861.
Stoneham Savings Bank, . . .	Stoneham, . . .	Nov. 9, 1860.

Institutions Examined—Concluded.

NAME.	Place.	Date of Examination.
Waltham Savings Bank,	Waltham,	Aug. 9, 1861.
Ware Savings Bank,	Ware,	May 22, 1861.
Warren Institution for Savings,	Charlestown,	June 11, 1861.
West Cambridge Five Cents Savings Bank,	West Cambridge,	May 13, 1861.
Winchendon Savings Bank,	Winchendon,	April 17, 1861.
Worcester County Institution for Savings,	Worcester,	July 3, 1861.
Worcester Five Cents Savings Bank,	Worcester,	April 10, 1861.
Worcester Mechanics' Savings Bank,	Worcester,	April 9, 1861.

The general condition of the above named institutions will appear in the following

A B S T R A C T S.

NORTH BRIDGEWATER SAVINGS BANK—NORTH BRIDGEWATER.

[October 16, 1860.]

Deposits,	\$98,328 28	
Profit and Loss,	444 63	
Bank Stock,		\$26,269 25
Loans on Bank Stock,		—
on Mortgage of Real Estate,		43,645 09
on Personal Security,		23,012 23
Deposit in Randolph Bank,		1,685 60
Cash, and Temporary Loans,		4,160 74
	\$98,772 91	\$98,772 91
Number of Depositors,		704
Rate of ordinary dividends for the last year,		5 per cent.
Average annual rate of dividends,		5 per cent.
No dividend of reserved profits has been made.		
Average annual expenses,		\$228 00

FITCHBURG SAVINGS BANK—FITCHBURG.

[October 23, 1860.]

Deposits,	\$680,293 50	
Profit and Loss,	38,250 89	
Suspense Account,	50 00	
Fitchburg Bank,	6,000 00	
Bank Stock,		\$130,800 00
Loans on Bank Stock,		6,040 00
on Mortgage of Real Estate,		343,514 23
on Personal Security,		174,037 74
to County and Towns,		69,450 00
Expense Account,		241 50
Cash on hand,		510 92
	<hr/> \$724,594 39	<hr/> 724,594 39

Number of Depositors,	3,325
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$28,770 02
Average annual rate of dividends,	7 per cent.
Dividend of reserved profits, in 1856,	\$17,109 08
Next extra dividend will be made in	June, 1861.
Average annual expenses,	\$800 00

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

[November 1, 1860.]

Deposits,	\$156,157 79	
Profit and Loss,	4,763 38	
Bank Stock,		\$101,261 20
Loans on Bank Stock,		—
on Mortgage of Real Estate,		—
on Personal Security,		48,475 00
Expense Account,		100 00
Wamsutta Bank,		10,000 00
Cash,		1,084 97
	<hr/> \$160,921 17	<hr/> \$160,921 17

Number of Depositors,	2,274
Rate of ordinary dividends for the last year,	6 per cent.
Average annual rate of dividends,	6 $\frac{2}{3}$ per cent.
No dividend of reserved profits has been made.	
Average annual expenses, about	\$550 00

BRISTOL COUNTY SAVINGS BANK—TAUNTON.

[November 1, 1860.]

Deposits,	\$579,229 48	
Profit and Loss,	6,963 35	
Bank Stock,		\$47,638 71
Loans on Bank Stock,		1,187 18
Real Estate,		8,979 47
Loans on Real Estate,		392,793 59
on Railroad Stock,		400 00
on Personal Security,		101,808 74
to County of Bristol,		16,400 00
Expense account,		1,751 75
Cash,		15,233 39
	\$586,192 83	\$586,192 83

Number of Depositors,	3,088
Rate of ordinary dividends for the last year,	6 per cent.
Amount of ordinary dividends for the last year,	\$30,179 94
Average annual rate of dividends for the last five years,	5½ per cent.
No extra dividends are made.	
Average annual expenses for the last five years,	\$1,662 00

LYNN FIVE CENTS SAVINGS BANK—LYNN.

[November 7, 1860.]

Deposits,	\$29,389 88	
Profit and Loss,	809 89	
Bank Stock,		\$8,166 50
Loans on Bank Stock,		—
on Mortgage of Real Estate,		17,685 00
on Personal Security,		1,622 00
Expense account,		20 00
Cash,		2,706 27
	\$30,199 77	\$30,199 77

Number of Depositors,	833
Rate of ordinary dividends for the last year,	5 per cent.
Average annual rate of dividends,	5 per cent.
The first extra dividend is to be made in,	January, 1861.
Average annual expenses, about	\$100 00

CHELSEA SAVINGS BANK—CHELSEA.

[November 8, 1860.]

Deposits,	\$82,289 87	
Profit and Loss,	1,867 12	
Bank Stock,		\$24,529 60
Loans on Bank Stock,		—
on Mortgage of Real Estate,		51,800 00
on Personal Security,		500 00
City of Chelsea Bonds,		4,000 00
Cash,		3,327 39
	\$84,156 99	\$84,156 99

Number of Depositors,	1,179
Rate of ordinary dividends for the last year,	5 per cent.
Average annual rate of dividends,	8 per cent.
First dividend of reserved profits, for the five years ending	
August 1, 1859,	3 per ct. per an.
Next extra dividend will be made in	August, 1864.
Average annual expenses,	\$300 00

CHARLESTOWN FIVE CENTS SAVINGS BANK—CHARLES-TOWN.

[November 8, 1860.]

Deposits,	\$108,254 33	
Profit and Loss,	2,921 40	
Due Monument Bank,	2,525 77	
Bank Stock,		\$22,051 50
Loans on Bank Stock,		2,000 00
on Mortgage of Real Estate,		82,900 00
on Personal Security,		6,750 00
	\$113,701 50	\$113,701 50

Number of Depositors,	1,646
Rate of ordinary dividends for the last year,	5 per cent.
Average annual rate of dividends,	7½ per cent.
First dividend of reserved profits, in 1859, rate per annum,	2½ per cent.
Next extra dividend will be made in	April, 1862.
Average annual expenses, about	\$100 00

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

[November 9, 1860.]

Deposits,	\$8,781 43	
Profit and Loss,	324 17	
Bank Stock,		\$400 00
Loans on Bank Stock,		—
on Mortgage of Real Estate,		4,950 00
on Personal Security,		1,620 00
to Town of Stoneham,		1,187 50
Cash,		948 10
	\$9,105 60	\$9,105 60

Number of Depositors,	387
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$932 71
Average annual rate of dividends,	5 per cent.
No dividend of reserved profits has been made.*	
Total expenses for the last five years,	\$117 49

MILLBURY SAVINGS BANK—MILLBURY.

[November 15, 1860.]

Deposits,	\$37,064 51	
Profit and Loss,	928 34	
Bank Stock,		\$12,825 00
Loans on Bank Stock,		—
on Mortgage of Real Estate,		19,675 00
on Personal Security,		3,550 00
to Town of Millbury,		900 00
Expense,		27 50
Cash, in Millbury Bank,		1,015 35
	\$37,992 85	\$37,992 85

Number of Depositors,	255
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$685 73
Average annual rate of dividends,	6½ per cent.
First dividend of reserved profits, in 1859,	\$479 79
Next extra dividend will be due in	July, 1864.
Average annual expenses,	\$125 00

* The first extra dividend is to be made the present year.

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF
BOSTON—BOSTON.

[December 28, 1860.]

Deposits,	\$6,955,211 60	
Profit and Loss,	467,327 50	
Suspense account,	3,243 59	
Public Funds, Massachusetts,		\$179,520 00
Public Funds, United States,		349,000 00
Bank Stock,		998,880 00
Real Estate,		51,500 00
Loans on Public Funds,		17,000 00
on Bank Stock,		28,650 00
on Real Estate,		2,576,668 00
on Railroad Stock,		2,975 00
on Personal Security,		1,568,044 44
to Counties, Cities and Towns,		708,300 00
Deposit in Banks,		700,000 00
Webster Bank balance,		244,248 13
Cash in Office,		997 12
	\$7,425,782 69	\$7,425,782 69

Number of Depositors,	32,013
Rate of ordinary dividends for the last year,	4 per cent.
Amount of ordinary dividends for the last year,	\$241,157 67
Average annual rate of dividends for the last five years,	8 per cent.
Last dividend of reserved profits, (in 1857,)	\$629,948 28
Next extra dividend will be due in	July, 1862.
Average annual expenses for the last five years, about	\$21,000 00

MALDEN SAVINGS BANK—MALDEN.

[March 2, 1861.]

Deposits,	\$8,824 74	
Profit and Loss,	115 29	
Bank Stock,		\$505 00
Loans on Bank Stock,		1,400 00
on Mortgage of Real Estate,		3,940 00
on Personal Security,		—
to Town of Malden,		2,000 00
Expense account,		75 77
Cash, deposited in Bank,		1,019 26
	\$8,940 03	\$8,940 03

Number of Depositors,	92
---------------------------------	----

This institution was incorporated in 1860, and had been in operation less than a year, when examined.

WORCESTER MECHANICS' SAVINGS BANK—WORCESTER.

[April 9, 1861.]

Deposits,	\$695,240 77	
Profit and Loss,	22,318 62	
Public Funds,		\$20,000 00
Bank Stock,		102,600 00
Loans on Bank Stock,		58,600 00
on Real Estate,		293,300 00
on Personal Security,		214,177 31
to Towns,		1,000 00
Expense account,		481 43
Cash,		27,400 65
	\$717,559 39	\$717,559 39

Number of Depositors,	2,692
Rate of ordinary dividends for the last year,	5 per cent.
Average annual rate of dividends,	5 per cent.
Last dividend of reserved profits, (in 1857,)	\$12,658 00
Next extra dividend will be due in	January, 1862.
Average annual expenses,	\$1,500 00

WORCESTER FIVE CENTS SAVINGS BANK—WORCESTER.

[April 10, 1861.]

Deposits,	\$132,240 04	
Profit and Loss,	3,612 43	
Public Funds,		\$5,000 00
Bank Stock,		58,200 00
Loans on Bank Stock,		9,010 00
on Real Estate,		9,800 00
on Personal Security,		4,500 00
to Cities and Towns,		30,000 00
Cash, in Quinsigamond Bank,		19,239 54
Cash on hand,		102 93
	\$135,852 47	\$135,852 47

Number of Depositors,	1,817
Rate of ordinary dividends for the last year,	5 per cent.
Average annual rate of dividends, about	6 per cent.
First dividend of reserved profits, (in 1859,)	\$896 12
Next extra dividend will be due in	July, 1863.
Average annual expenses, about	\$500 00

WINCHENDON SAVINGS BANK—WINCHENDON.

[April 17, 1861.]

Deposits,	\$36,682 88	
Profit and Loss,	79 54	
Bank Stock,		\$10,727 50
Loans on Bank Stock,		—
on Real Estate,		12,718 59
on Personal Security,		7,363 52
to Towns,		2,200 00
Expense account,		297 86
Cash on hand,		3,454 95
	\$36,762 42	\$36,762 42

Number of Depositors, nearly	340
Rate of ordinary dividends for the last year,	5 per cent.
Average annual rate of dividends,	6½ per cent.
First dividend of reserved profits, (in 1859,)	\$342 18
Next extra dividend will be due in	November, '64.
Average annual expenses,	\$65 00

LANCASTER SAVINGS BANK—LANCASTER.

[April 18, 1861.]

Deposits,	\$259,451 57	
Profit and Loss,	251 10	
Bank Stock,		\$47,500 00
Loans on Bank Stock,		10,610 00
on Real Estate,		142,275 90
on Personal Security,		40,941 67
to County of Worcester,		5,000 00
United States Stocks,		9,350 00
Cash,		4,025 10
	\$259,702 67	\$259,702 67

Number of Depositors,	1,274
Rate of ordinary dividends for the last year,	5 per cent.
Average annual rate of dividends for the last five years,	6½ per cent.
Last dividend of reserved profits, (in 1860,) rate per annum,	1½ per cent.
Next extra dividend will be due in	July, 1865.
Average annual expenses, about	\$340 00

CLINTON SAVINGS BANK—CLINTON.

[April 19, 1861.]

Deposits,	\$75,303 98	
Profit and Loss,	3,227 49	
Bank Stock,		—
Loans on Bank Stock,		\$5,500 00
on Real Estate,		26,000 00
on Personal Security,		36,650 00
to Town of Clinton,		6,000 00
Cash, in City Bank of Worcester,		3,438 98
Cash on hand,		942 49
	\$78,531 47	\$78,531 47

Number of Depositors,	446
Rate of ordinary dividends for the last year,	5 per cent.
Average annual rate of dividends,	5 per cent.
Dividend of reserved profits, (in 1856,)	\$749 97
Next extra dividend will be due in	October, 1861.
Average annual expenses, about	\$275 00

CHICOPEE SAVINGS BANK—CHICOPEE.

[May 2, 1861.]

Deposits,	\$63,749 72	
Profit and Loss,	3,223 24	
Cabot Bank,	412 04	
Bank Stock,		\$3,090 00
Loans on Bank Stock,		—
on Real Estate,		37,230 00
on Personal Security,		27,065 00
	\$67,385 00	\$67,385 00

Number of Depositors, about	285
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$2,596 06
Average annual rate of dividends,	7 per cent.
First dividend of reserved profits, (in 1859,)	\$806 16
Extra dividends are to be made once in	Five years.
Average annual expenses,	\$220 00

INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY—NEWBURYPORT.

[May 8, 1861.]

Deposits,	\$1,590,352 41	
Profits,	40,821 40	
Public Funds,		\$30,445 00
Bank Stock,		639,398 00
Loans on Bank Stock,		6,060 00
Real Estate,		3,000 00
Loans on Real Estate,		427,314 26
on Personal Security,		167,918 52
on Manufacturing Stocks,		9,540 65
to Corporations,		22,030 00
to Counties, Cities and Towns,		267,600 00
to Banks, on interest,		10,000 00
Annuity in trust, Mass. Hospital Life Ins. Co.,		5,902 13
Fifty Associates,		25,000 00
Cash,		16,965 25
	\$1,631,173 81	\$1,631,173 81

Number of Depositors,	6,487
Rate of ordinary dividends for the last year,	6 per cent.
Amount of ordinary dividends for the last year,	\$91,362 22
Last dividend of reserved profits, (in 1860,)	24,772 20
Extra dividends are made once in	Five years.
Average annual expenses, about	\$2,800 00

ATTLEBOROUGH SAVINGS BANK—ATTLEBOROUGH.

[May 16, 1861.]

Deposits,	\$470 00	
Profit and Loss,	30 00	
Loan to Town of Attleborough,		\$500 00
	\$500 00	\$500 00

Number of Depositors,	6
---------------------------------	---

This institution, chartered in 1860, was not organized till February, 1861; and had been but a short time in operation at the time of the Commissioners' visit.

WEST CAMBRIDGE FIVE CENTS SAVINGS BANK—WEST CAMBRIDGE.

[May 13, 1861.]

Deposits,	\$24,919 12	
Profit and Loss,	13 11	
Bank Stock,		-
Loans on Bank Stock,		-
on Real Estate,		\$18,400 00
on Personal Security,		3,000 00
Deposit in Bank,		3,288 97
Balance of interest account,		243 26
	\$24,932 23	\$24,932 23

Number of Depositors,	369
Rate of first semi-annual dividend,*	2½ per cent.
Amount of first semi-annual dividend,	\$243 26
Dividends of reserved profits are to be made once in	Five years.
Average annual expenses,	\$175 00

FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

[May 15, 1861.]

Deposits,	\$22,770 82	
Profits,	637 15	
Bank Stock,		\$6,300 00
Loans on Bank Stock,		-
on Real Estate,		13,400 00
on Personal Security,		3,250 00
Cash,		457 97
	\$23,407 97	\$23,407 97

Number of Depositors,	322
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$1,001 38
Average annual rate of dividends,	6 per cent.
First dividend of reserved profits, (in May, 1861,)	\$380 15
Next extra dividend will be due in	May, 1866.
Average annual expenses,	\$100 00

* This institution had been in operation less than one year at the time of its examination.

MIDDLESEX INSTITUTION FOR SAVINGS—CONCORD.

[May 20, 1861.]

Deposits,	\$642,149 45	
Profit and Loss,	5,819 14	
Public Funds, (United States,)		\$40,000 00
Bank Stock,		203,560 00
Loans on Bank Stock,		14,300 00
on Real Estate,		305,391 25
on Personal Security,		42,788 00
on Railroad Stock,		7,300 00
to Towns,		26,885 00
Cash on hand,		7,744 34
	\$647,968 59	\$647,968 59

Number of Depositors,	2,391
Rate of ordinary dividends for the last year,	4 per cent.
Amount of ordinary dividends for the last year,	\$22,817 55
Average annual rate of dividends, very near	7½ per cent.
Last dividend of reserved profits, in 1860,	\$63,537 17
Next extra dividend will be due in	June, 1865.
Average annual expenses,	1,550 00

NORTH BROOKFIELD SAVINGS BANK—NORTH BROOKFIELD.

[May 21, 1861.]

Deposits,	\$21,036 91	
Profit and Loss,	853 90	
Bank Stock,		\$5,400 00
Loans on Bank Stock,		—
on Real Estate,		6,900 00
on Personal Security,		7,235 00
to Towns,		1,945 00
Expense account,		197 25
Cash,		213 56
	\$21,890 81	\$21,890 81

Number of Depositors,	271
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$951 87
Average annual rate of dividends,	6 per cent.
First dividend of reserved profits, in 1860, (1 per ct. per ann.,)	\$205 39
Next extra dividend will be due in	January, 1865.
Average annual expenses, about	\$90 00

WARE SAVINGS BANK—WARE.

[May 22, 1861.]

Deposits,	\$329,281 95	
Profit and Loss,	2,534 10	
Bank Stock,		\$106,000 00
Loans on Bank Stock,		18,370 00
on Real Estate,		92,591 22
on Personal Security,		89,880 38
to Towns,		18,300 00
Expense Account,		324 87
Hampshire Manufacturers' Bank,		5,000 00
Cash,		1,349 58
	\$331,816 05	\$331,816 05

Number of Depositors,	1,443
Rate of ordinary dividends for the last year,	5½ per cent.
Average annual rate of dividends for the last five years,	7 per cent.
Last dividend of reserved profits, in 1860,	\$4,309 85
Next extra dividend will be due in	July, 1865.
Average annual expenses for the last five years,	\$880 00

SOUTHBRIDGE SAVINGS BANK—SOUTHBRIDGE.

[May 23, 1861.]

Deposits,	\$175,637 09	
Profit and Loss,	4,985 34	
Public Funds, (Massachusetts,)		\$15,000 00
Bank Stock,		15,000 00
Loans on Bank Stock,		19,760 00
on Real Estate,		55,450 00
on Personal Security,		49,020 00
to Towns,		9,500 00
to Bank,		12,000 00
Expense Account,		502 00
Cash,		4,390 43
	\$180,622 43	\$180,622 43

Number of Depositors,	985
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$7,205 10
Average annual rate of dividends,	7 per cent.
Last dividend of reserved profits, in 1858,	\$5,002 65
Next extra dividend will be due in	July, 1863.
Average annual expenses,	\$505 00

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

[May 27, 1861.]

Deposits,	\$595,935 63	
Profit and Loss,	5,096 36	
Public Funds, (United States,)		\$4,712 50
Bank Stock,		88,200 00
Loans on Bank Stock,		50,250 00
on Real Estate,		293,300 00
on Personal Security,		60,451 88
on Railroad Stock,		2,450 00
to Cities and Towns,		23,500 00
to Banks,		75,000 00
Cash on hand,		3,167 61
	\$601,031 99	\$601,031 99

Number of Depositors,	3,830
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$24,210 38
Average annual rate of dividends,	6 $\frac{2}{3}$ per cent.
Last dividend of reserved profits, in 1860,	\$10,775 76
Extra dividends are made once in	Three years.
Average annual expenses, about	\$900 00

MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

[June 3, 1861.]

Deposits,	\$3,341 10	
Profit and Loss,	23 66	
Bank Stock,		—
Loans on Bank Stock,		—
on Real Estate,		\$1,700 00
on Personal Security,		800 00
to Town of Marlborough,		500 00
Expense account,		73 75
Cash on hand,		291 01
	\$3,364 76	\$3,364 76

Number of Depositors,	73
Rate of first semi-annual dividend,*	2 $\frac{1}{2}$ per cent.
Amount of first semi-annual dividend,	\$30 20
Dividends of reserved profits are to be made once in	Five years.
First extra dividend will be due in	July, 1865.
Expenses thus far, about	\$75 00

* This institution commenced business June 22, 1860.

EAST BOSTON SAVINGS BANK—EAST BOSTON.

[June 4, 1861.]

Deposits,	\$151,726 38	
Profit and Loss,	3,201 76	
Bank Stock,		\$47,947 70
Loans on Bank Stock,		12,500 00
on Real Estate,		71,218 75
on Personal Security,		21,490 00
to Town of Winthrop,		400 00
to Banks,		915 88
Expense account,		188 76
Cash on hand,		267 05
	\$154,928 14	\$154,928 14

Number of Depositors,	2,032
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$6,370 09
Average annual rate of dividends,	7 per cent.
Last dividend of reserved profits, in 1859,	\$4,428 39
Next extra dividend will be due in	July, 1864.
Average annual expenses, about	\$750 00

NORTHAMPTON INSTITUTION FOR SAVINGS—NORTHAMPT'N.

[June 7, 1861.]

Deposits,	\$160,130 84	
Profit and Loss,	3,100 08	
Public Funds, (U. S.),		\$2,738 00
Bank Stock,		32,000 00
Loans on Bank Stock,		8,760 00
on Real Estate,		61,106 08
on Personal Security,		53,729 60
to Town of Hadley,		700 00
Suspense account,		100 00
Expense account,		422 40
Cash on hand,		3,674 84
	\$163,230 92	\$163,230 92

Number of Depositors,	1,040
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$7,133 83
Average annual rate of dividends,	6 per cent.
Last dividend of reserved profits, in 1858,	\$1,965 85
Next extra dividend will be due in	April, 1863.
Average annual expenses, about	\$700 00

WARREN INSTITUTION FOR SAVINGS—CHARLESTOWN.

[June 11, 1861.]

Deposits,	\$1,264,197 84	
Interest,	25,177 50	
Profit and Loss,	15,182 88	
Bank Stock,		\$40,179 00
Real Estate,		68,000 00
Loans on Bank Stock,		2,975 00
on Real Estate,		809,464 00
on Personal Security,		217,495 00
to County and Towns,		127,796 42
Interest accrued,		18,142 42
Cash on hand,		20,506 38
	\$1,304,558 22	\$1,304,558 22

Number of Depositors,	4,915
Rate of ordinary dividends for the last year,	4 per cent.
Amount of ordinary dividends for the last year,	\$45,128 27
Average annual rate of dividends,	7 $\frac{6}{10}$ per cent.
Last dividend of reserved profits, in 1860,	\$86,381 04
Next extra dividend will be due in	January, 1865.
Average annual expenses about,	\$3,675 00

CAMBRIDGEPORT SAVINGS BANK—CAMBRIDGE.

[June 14, 1861.]

Deposits,	\$110,339 26	
Profit and Loss,	7,601 29	
Bank Stock,		\$17,095 33
Loans on Bank Stock,		—
on Real Estate,		47,677 44
on Personal Security,		33,000 00
to Cities and Towns,		14,500 00
to Banks,		3,500 00
Expense account,		1,942 82
Cash on hand,		224 96
	\$117,940 55	\$117,940 55

Number of Depositors,	663
Rate of ordinary dividends for the last year,	4 per cent.
Amount of ordinary dividends for the last year,	\$3,562 13
Average annual rate of dividends,	8 per cent.
Last dividend of reserved profits, in 1858,	\$4,053 36
Next extra dividend will be due in	October, 1863.
Average annual expenses,	\$325 00

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK—CAMBRIDGE.

[June 18, 1861.]

Deposits,	\$98,725 30	
Profit and Loss,	4,318 24	
Due Lechmere Bank,	281 50	
Bank Stock,		\$31,215 83
Loans on Bank Stock,		—
on Real Estate,		71,975 00
on Personal Security,		—
Expense account,		103 75
Deficiency,		30 46
	\$103,325 04	\$103,325 04

Number of Depositors, about	800
Rate of ordinary dividends for the last year,	4 per cent.
Average annual rate of dividends,	7 per cent.
Last dividend of reserved profits, in 1860,	\$3,188 97
Extra dividends are made once in	Three years.
Average annual expenses,	\$215 00

INSTITUTION FOR SAVINGS IN ROXBURY AND ITS VICINITY—ROXBURY.

[June 21, 1861.]

Deposits,	\$517,765 44	
Profit and Loss,	5,590 00	
Public Funds, (U. S.),		\$34,000 00
Bank Stock,		131,774 07
Real Estate,		9,989 75
Loans on Bank Stock,		16,575 00
on Real Estate,		92,250 00
on Personal Security,		70,000 00
on Railroad Stock,		900 00
to City of Roxbury,		123,500 00
to Banks,		30,000 00
Cash on hand,		14,366 62
	\$523,355 44	\$523,355 44

Number of Depositors,	2,457
Rate of ordinary dividends for the last year,	4 per cent.
Amount of ordinary dividends for the last year,	\$20,010 53
Average annual rate of dividends,	6½ per cent.
Last dividend of reserved profits, in 1860,	\$29,369 66
Extra dividends are made once in	Five years.
Average annual expenses,	\$2,350 00

INSTITUTION FOR SAVINGS IN THE TOWN OF NEWTON— NEWTON.

[June 24, 1861.]

Deposits,	\$22,815 90	
Profit and Loss,	953 47	
Due Treasurer,	423 63	
Bank Stock,		\$5,000 00
Loans on Bank Stock,		—
on Real Estate,		15,136 00
on Personal Security,		2,975 00
to Town of Newton,		1,000 00
Expense account,		82 00
	\$24,193 00	\$24,193 00

Number of Depositors,	194
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$1,003 63
Average annual rate of dividends,	6½ per cent.
Last dividend of reserved profits, in 1859,	\$726 20
Next extra dividend will be due in	January, 1864.
Average annual expenses, about	\$87 00

WORCESTER CO. INSTITUTION FOR SAVINGS—WORCESTER.

[July 3, 1861.]

Deposits,	\$2,673,493 96	
Profit and Loss,	74,442 78	
Special Deposits,	2,783 07	
Public Funds,		\$88,000 00
Bank Stock,		564,670 00
Loans on Bank Stock,		27,970 00
on Real Estate,		1,494,579 73
on Personal Security,		269,322 25
on Railroad Stock,		5,000 00
to County and Towns,		281,705 25
to Banks,		15,046 69
Cash on hand,		4,425 89
	\$2,750,719 81	\$2,750,719 81

Number of Depositors,	12,205
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$121,848 91
Average annual rate of dividends,	7¼ per cent.
Last dividend of reserved profits, in 1858,	\$139,104 74
Next extra dividend will be due in	July, 1863.
Average annual expenses, about	\$4,600 00

LEE SAVINGS BANK—LEE.

[July 11, 1861.]

Deposits,	\$60,524 71	
Profit and Loss,	164 17	
Bank Stock,		\$11,877 83
Loans on Bank Stock,		—
on Real Estate,		29,050 00
on Personal Security,		17,761 05
to Town of Lee,		2,000 00
Cash on hand,		—
	\$60,688 88	\$60,688 88

Number of Depositors,	474
Rate of ordinary dividends for the last year,	6 per cent.
Amount of ordinary dividends for the last year,	\$3,628 14
Average annual rate of dividends,	6½ per cent.
Last dividend of reserved profits, in 1857,	\$946 87
Next extra dividend will be due in	June, 1862.
Average annual expenses,	\$201 00

BERKSHIRE COUNTY SAVINGS BANK—PITTSFIELD.

[July 12, 1861.]

Deposits,	\$227,273 98	
Profit and Loss,	8,762 63	
Public Funds, (U. S.,)		\$22,500 00
Bank Stock,		81,800 00
Loans on Bank Stock,		9,300 00
on Real Estate,		31,126 00
on Personal Security,		76,470 00
to County and Towns,		10,000 00
Premium on Stocks,		2,373 25
Cash on hand,		2,467 36
	\$236,036 61	\$236,036 61

Number of Depositors,	1,051
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$10,675 76
Average annual rate of dividends,	7 per cent.
Last dividend of reserved profits, in 1857,	\$4,902 34
Next extra dividend will be due in	January, 1862.
Average annual expenses,	\$483 00

NORTH ADAMS SAVINGS BANK—ADAMS.

[July 16, 1861.]

Deposits,	\$50,430 89	
Profits,	1,930 08	
Bank Stock,		\$9,000 00
Loans on Bank Stock,		3,200 00
on Real Estate,		9,525 00
on Personal Security,		22,096 00
to Towns,		5,377 98
to Banks,		2,985 00
Cash,		176 99
	\$52,360 97	\$52,360 97

Number of Depositors,	315
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$2,452 42
Average annual rate of dividends,	7 per cent.
Last dividend of reserved profits, in 1858,	\$964 78
Next extra dividend will be due in	July, 1863.
Average annual expenses, (for the last three years,)	\$193 00

SHELBURNE FALLS FIVE CENTS SAVINGS BANK—SHELBURNE.

[July 17, 1861.]

Deposits,	\$36,973 28	
Interest account,	127 21	
Bank Stock,		\$3,015 00
Loans on Bank Stock,		—
on Real Estate,		17,624 00
on Personal Security,		15,610 00
Expense account,		261 20
Profit and Loss,		156 80
Cash,		433 49
	\$37,100 49	\$37,100 49

Number of Depositors,	545
Rate of ordinary dividends for the last year,	6 per cent.
Average annual rate of dividends,	—
No dividend of reserved profits has been made.	
Average annual expenses, about	\$200 00

DORCHESTER SAVINGS BANK—DORCHESTER.

[July 25, 1861.]

Deposits,	\$107,409 08	
Profits,	1,663 94	
Bank Stock,		\$24,045 00
Loans on Bank Stock,		—
on Real Estate,		67,916 86
on Personal Security,		10,200 00
to Town of Dorchester,		6,000 00
Cash,		911 16
	\$109,073 02	\$109,073 02

Number of Depositors,	657
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$4,943 80
Average annual rate of dividends,	6½ per cent.
First dividend of reserved profits, in 1858,	\$1,391 76
Next extra dividend will be due in	May, 1863.
Average annual expenses, (last three years,)	\$557 00

SALEM FIVE CENTS SAVINGS BANK—SALEM.

[August 3, 1861.]

Deposits,	\$290,324 48	
Profits on hand,*	114 41	
Public Funds, (U. S.)		\$59,400 00
Bank Stock,		31,310 33
Loans on Bank Stock,		11,770 00
on Real Estate,		109,000 00
on Personal Security,		60,122 19
on Railroad Stock,		4,800 00
to City of Salem,		3,100 00
to Banks,		10,575 33
Cash,		361 04
	\$290,438 89	\$290,438 89

Number of Depositors,	2,513
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$13,181 04
Average annual rate of dividends,	—
No dividend of reserved profits has been made.	
Average annual expenses,	\$1,589 00

* A dividend had just been declared.

QUINCY SAVINGS BANK—QUINCY.

[August 5, 1861.]

Deposits,	\$261,987 23	
Profits,	2,166 68	
Bank Stock,		\$39,960 66
Loans on Bank Stock,		450 00
on Real Estate,		197,468 00
on Personal Security,		14,107 05
to Towns,		8,500 00
Washington Mills (stock,)		2,300 00
Expense,		168 75
Cash,		1,199 45
	\$264,153 91	\$264,153 91

Number of Depositors,	1,193
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$12,561 19
Average annual rate of dividends,	7 $\frac{24}{100}$ per cent.
Last dividend of reserved profits, (in 1860,)	\$11,407 68
Extra dividends are made once in	Five years.
Average annual expenses,	\$650 00

LYNN INSTITUTION FOR SAVINGS—LYNN.

[August 6, 1861.]

Deposits,	\$310,624 99	
Profits,	6,686 10	
Bank Stock,		\$45,700 00
Loans on Bank Stock,		17,760 00
on Real Estate,		157,214 00
on Personal Security,		26,176 00
to Cities and Towns,		48,800 00
to Banks,		21,500 00
Cash,		161 09
	\$317,311 09	\$317,311 09

Number of Depositors,	2,043
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	15,034 32
Average annual rate of dividends,	6 $\frac{1}{2}$ per cent.
Last dividend of reserved profits, (in 1859,)	\$12,802 05
Extra dividends are made at least once in	Five years.
Average annual expenses,	\$690 00

SEAMEN'S SAVINGS BANK—PROVINCETOWN.

[August 8, 1861.]

Deposits,	\$115,573 83	
Profit and Loss,	2,359 14	
Bank Stock,		\$26,579 46
Loans on Bank Stock,		—
on Real Estate,		44,722 00
on Personal Security,		32,898 62
to Towns,		5,026 50
Expense account,		11 50
Cash,		8,694 89
	\$117,932 97	\$117,932 97

Number of Depositors,	568
Rate of ordinary dividends for the last year,	6½ per cent.
Amount of ordinary dividends for the last year,	\$4,699 11
Average annual rate of dividends, (for the last 3 years,)	6⅔ per cent.
No extra dividends are made.	
Average annual expenses,	\$350 00

WALTHAM SAVINGS BANK—WALTHAM.

[August 9, 1861.]

Deposits,	\$172,356 33	
Profits,	2,705 32	
Due Waltham Bank,	1,354 27	
Bank Stock,		\$9,492 00
Loans on Bank Stock,		—
on Real Estate,		130,517 80
on Personal Security,		29,450 00
to Town of Waltham,		6,000 00
Expense account,		956 12
	\$176,415 92	\$176,415 92

Number of Depositors,	819
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$7,226 22
Average annual rate of dividends, a fraction above	6 per cent.
Dividend of reserved profits, (in 1858,)	\$1,058 71
Next extra dividend will be due in	April, 1863.
Average annual expenses,	\$300 00

DANVERS SAVINGS BANK—DANVERS.

[August 12, 1861.]

Deposits,	\$287,121 92	
Profits,	2,897 67	
Public Funds, (United States,)		\$13,575 00
Bank Stock,		85,966 67
Loans on Bank Stock,		5,722 00
on Real Estate,		98,375 00
on Personal Security,		53,685 00
to Towns,		28,000 00
Cash,		4,695 92
	\$290,019 59	\$290,019 59

Number of Depositors,	1,452
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$13,826 33
Average annual rate of dividends,	6 $\frac{6}{10}$ per cent.
Last dividend of reserved profits, in 1860,	\$13,119 81
Extra dividends are made once in	Five years.
Average annual expenses, about	\$750 00

SAVINGS INSTITUTION IN THE TOWN OF CAMBRIDGE—
CAMBRIDGE.

[August 14, 1861.]

Deposits,	\$356,819 45	
Profit and Loss,	6,620 95	
Bank Stock,		\$17,400 00
Loans on Bank Stock,		4,600 00
on Real Estate,		268,476 02
on Personal Security,		60,687 00
to City of Cambridge,		10,000 00
Cash,		2,277 38
	\$363,440 40	\$363,440 40

Number of Depositors,	1,672
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$16,655 92
Average annual rate of dividends,	7 per cent.
Last dividend of reserved profits, (in 1860,)	\$16,499 06
Extra dividends are made once in	Five years.
Average annual expenses,	\$1,275 00

ROCKPORT SAVINGS BANK—ROCKPORT.

[August 16, 1861.]

Deposits,	\$30,825 75	
Profit and Loss,	465 75	
Due Rockport Bank,	81 53	
Bank Stock,		\$22,244 50
Loans on Bank Stock,		1,440 00
on Real Estate,		7,688 53
on Personal Security,		—
	\$31,373 03	\$31,373 03

Number of Depositors,	360
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$1,424 02
Average annual rate of dividends,	6 $\frac{2}{5}$ per cent.
Last dividend of reserved profits, (in 1858,)	\$785 66
Next extra dividend will be due in	July, 1863.
Average annual expenses,	\$75 00

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

[August 28, 1861.]

Deposits,	\$362,348 80	
Profit and Loss,	8,333 39	
Suspense,	3,000 00	
Bank Stock,		\$98,556 00
Real Estate,		3,000 00
Loans on Bank Stock,		5,680 00
on Real Estate,		160,558 23
on Personal Security,		92,065 46
Premium on Bank Stock,		10,718 92
Expense account,		555 23
Cash on hand,		2,548 35
	\$373,682 19	\$373,682 19

Number of Depositors,	1,245
Rate of ordinary dividends for the last year,	5 $\frac{1}{2}$ per cent.
Amount of ordinary dividends for the last year,	\$20,370 14
Average annual rate of dividends,	—
No dividends of reserved profits are made.	
Average annual expenses,	\$1,020 00

ESSEX SAVINGS BANK—LAWRENCE.

[September 5, 1861.]

Deposits,	\$369,740 92	
Profits,	21,861 04	
Public Funds, (United States,)		\$25,000 00
Public Funds, (Massachusetts,)		5,000 00
Bank Stock,		125,900 00
Loans on Bank Stock,		5,275 00
on Real Estate,		126,561 00
on Personal Security,		92,935 00
to City of Lawrence,		6,500 00
Cash on hand,		4,430 96
	\$391,601 96	\$391,601 96

Number of Depositors,	2,096
Rate of ordinary dividends for the last year,	4 per cent.
Amount of ordinary dividends for the last year,	\$13,030 28
Average annual rate of dividends,	7½ per cent.
Last dividend of reserved profits, (in 1857,)	\$20,395 38
Next extra dividend will be due in	1862.
Average annual expenses,	\$800 00

DEDHAM INSTITUTION FOR SAVINGS—DEDHAM.

[September 5, 1861.]

Deposits,	\$562,082 91	
Profit and Loss,	27,098 78	
Bank Stock,		\$33,672 00
Loans on Bank Stock,		32,845 00
on Real Estate,		403,166 34
on Personal Security,		89,429 78
on City Bonds,		500 00
to County and Towns,		18,800 00
to Bank,		9,800 85
Suspense,		249 90
Cash on hand,		717 82
	\$589,181 69	\$589,181 69

Number of Depositors,	2,576
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	\$13,750 05
Average annual rate of dividends,	5½ per cent.
Last dividend of reserved profits, (in May, 1861,)	\$9,852 49
Extra dividends are made once in	Five years.
Average annual expenses, about	\$1,300 00

THE PAWNERS' BANK.

In the Act of April 5, 1859, incorporating the Pawners' Bank, in Boston, it is provided that "the president and directors of said bank shall annually report to the Bank Commissioners full and accurate statistics of the operations and condition of said bank, in the month of October in each year."

In conformity with this provision of law, the Commissioners have received the following statement of the condition of the Pawners' Bank, "on the second Saturday of October, 1861, at 7 o'clock, P. M."

Capital stock called in,	\$100,700 00
Unclaimed dividends,	681 34
Reserve account,	264 60
Notes payable,	12,850 00
Net profits, (estimated,)	2,372 72
Estimated expenses, due but not paid,	184 00

Total Liabilities,	\$117,052 66
------------------------------	--------------

Amount of outstanding loans on pledge of goods,	\$91,599 60
Interest accrued on loans, and not paid in, (estimated,)	7,197 53
Deposits in a Boston bank, bearing interest,	10,818 32
Money on hand, in the bank,	2,157 78
Vault, safes, furniture, fixtures, &c.,	5,279 43

Total resources,	\$117,052 66
----------------------------	--------------

(Signed,)

E. B. FOSTER, *Cashier.*

The truth of the preceding statement was confirmed by the oath of the cashier, and also by the annexed certificate, which was likewise given under oath:—

The undersigned, a majority of the Directors of the Pawners' Bank, hereby certify that the books of the bank indicate the state of facts as returned above by the cashier, and that they have full confidence in the truth of said return.

(Signed,)

JOSEPH S. ROPES.

DANIEL J. COBURN.

JOHN BIGELOW.

SAMUEL JOHNSON, Jr.

Accompanying the statement were the following interesting statistics, exhibiting some of the more important workings of the institution :—

Total amount of loans to date, viz., one year, nine months and twelve days,*	\$332,566 42
Total amount paid in on loans, for the same time, . . .	241,632 84
Dividends declared for 1860,	7 per cent.
Dividend declared in July last,	3 per cent.
Amount of interest paid in on loans,	\$11,045 44
Interest earned, but not paid in,	5,484 82
Total amount of interest earned,	16,530 26
Average amount loaned to each person,	29 46
Estimated number of articles loaned on,	168,947.

66 out of every 100 loans made by the bank are \$10 and under.

On 36 of every 100 loans the interest is less than 21 cents.

On 27 of every 100 loans the interest is less than 11 cents.

On 20 of every 100 loans the interest is less than 6 cents.

On 7 of every 100 loans the interest is one cent only.

The average amount of interest received on each loan is one dollar, seventy-six cents, seven mills.

The average length of credit actually taken by pledgers is three months and twelve days. Six months' credit is usually given, and loans can be renewed on payment of the interest due.

No bills are issued by the bank ; and it has no deposit accounts.

Loans are made on pledge of goods and chattels only. The bank has no loans that are considered doubtful.

*The bank went into operation on Monday, January 2, 1860.

PUBLIC STOCKS

Deposited with the Auditor of the Commonwealth by "banks organized under general laws," as security for their circulating notes.

On the 30th of September, 1861, the Commissioners examined "the certificates of stocks held by the Auditor, and the amount of circulating notes issued on account thereof," in compliance with section 28, chapter 57, of the General Statutes. The result is given in the statements annexed:—

BANK OF THE METROPOLIS. (Capital, \$200,000.)

United States Treasury Notes,	.	.	6 per cent.,	\$21,000 00
" " " "	.	.	6 "	1,600 00
" " " "	.	.	6 "	2,400 00
" " Bonds, 1881, coupons,	.	.	6 "	40,000 00
Roxbury City Bond,	.	.	5 "	1,000 00
" " " "	.	.	5½ "	8,000 00
Boston City Bond,	.	.	5 "	8,000 00
" Water Loan,	.	.	5 "	5,000 00
				<hr/>
				\$87,000 00
Circulating notes issued, . . . . .	.	.	.	82,990 00
				<hr/>
Balance due the bank, . . . . .	.	.	.	\$4,010 00

SAFETY FUND BANK. (Capital, \$1,000,000.)

United States Coupon Bonds, 1881, . . . . .	.	.	6 per cent.,	\$50,000 00
" " " " . . . . .	.	.	6 "	15,000 00
" " " " . . . . .	.	.	6 "	12,000 00
United States Coupon Bonds, 1774, . . . . .	.	.	5 "	35,000 00
" " Treasury Notes, . . . . .	.	.	6 "	50,000 00
City of Lynn, . . . . .	.	.	5½ "	60,000 00
Town of Natick, . . . . .	.	.	5½ "	15,000 00
City of Chelsea, . . . . .	.	.	5½ "	25,000 00
City of Lawrence, . . . . .	.	.	5½ "	16,000 00
Town of Waltham, . . . . .	.	.	5½ "	20,000 00
Town of Somerville, . . . . .	.	.	5½ "	14,400 00
City of Roxbury, . . . . .	.	.	5½ "	40,000 00
Commonwealth of Massachusetts, Treasury Notes, . . . . .	.	.	.	200,000 00
				<hr/>
				\$552,400 00
cu lating notes issued, . . . . .	.	.	.	259,779 00
				<hr/>
Balance due the bank, . . . . .	.	.	.	\$292,621 00

REVERE BANK. (Capital, \$1,000,000.)

25	Bonds	City of Boston,	.	.	.	5 per cent.,	\$25,000 00
22	"	"	"	.	.	5 "	22,000 00
25	"	"	"	.	.	5 "	25,000 00
18	"	"	"	.	.	5 "	18,000 00
2	"	"	"	.	.	5 "	2,000 00
5	"	"	"	.	.	5 "	5,000 00
20	"	"	"	.	.	5 "	20,000 00
1	"	"	"	.	.	5 "	1,000 00
4	Bonds	New York State,	.	.	.	6 "	18,000 00
3	"	"	"	.	.	6 "	30,000 00
3	"	"	"	.	.	5 "	12,000 00
1	City of	Roxbury,	.	.	.	5½ "	2,000 00
2	Massachusetts,	.	.	.	.	6 "	55,000 00
36	"	.	.	.	.	5 "	36,000 00
28	"	.	.	.	.	5 "	14,000 00
10	Vermont,	.	.	.	.	6 "	5,000 00
5	"	.	.	.	.	6 "	5,000 00
40	United States	Notes,	.	.	.	6 "	20,000 00
200	"	"	"	.	.	6 "	10,000 00
200	"	"	"	.	.	6 "	20,000 00
20	"	"	Bonds,	.	.	5 "	20,000 00
							<hr/>
							\$365,000 00
Circulating notes issued,							296,823 00
							<hr/>
Balance due the bank,							\$68,177 00

BANK OF THE REPUBLIC. (Capital, \$1,000,000.)

United States	Bonds, registered	1881,	.	.	.	6 per cent.,	\$67,000 00
"	"	Texan Indemnity, 1881,	.	.	.	5 "	5,000 00
"	"	Treasury Notes,	.	.	.	10¾ "	10,000 00
"	"	"	"	.	.	11 "	10,000 00
State of Maine	War Loan, 1861,	.	.	.	.	6 "	32,500 00
"	"	Loan of 1855,	.	.	.	6 "	22,000 00
City of Lawrence	Bonds,	.	.	.	.	5½ "	20,000 00
City of Cambridge	Note,	.	.	.	.	6 "	20,000 00
City of Roxbury	Bonds,	.	.	.	.	5 "	10,000 00
"	"	"	.	.	.	6 "	1,000 00
Town of North Chelsea	Note,	.	.	.	.	5½ "	8,000 00
City of Boston	Bond,	.	.	.	.	6 "	2,500 00
Town of Marlborough	Notes,	.	.	.	.	5½ "	8,000 00
Town of Newton,	.	.	.	.	.	5½ "	10,000 00
State of Maine	Loan of 1856,	.	.	.	.	6 "	10,000 00
"	"	"	1856,	.	.	6 "	20,000 00
State of Vermont,	.	.	.	.	.	6 "	15,000 00
							<hr/>
							\$271,000 00
Circulating notes issued,							181,500 00
							<hr/>
Balance due the bank,							\$89,500 00

CONTINENTAL BANK. (Capital, \$300,000.)

15	City of Roxbury Bonds, \$1,000 each,	5 per cent.,	\$15,000 00
1	“ “ “	5 “	25,000 00
1	“ Boston Bond,	5 “	5,000 00
10	United States Bonds,	6 “	10,000 00
6	“ “ Notes, .	10 “	3,000 00
5	“ “ Bonds,	6 “	5,000 00
			<hr/>
			\$63,000 00
Circulating notes issued,			<hr/>
			62,996 00
			<hr/>
Balance due the bank,			\$4 00

MOUNT VERNON BANK. (Capital, \$200,000.)

25	Bonds Town of Melrose,	5½ per cent.,	\$25,000 00
4	“ State of New Hampshire,	6 “	2,000 00
13	“ United States,	6 “	13,000 00
10	“ City of Roxbury,	5½ “	37,000 00
7	“ United States,	6 “	7,000 00
			<hr/>
			\$84,000 00
Circulating notes issued,			<hr/>
			82,000 00
			<hr/>
Balance due the bank,			\$2,000 00

HARVARD BANK. (Capital, \$200,000.)

Town of Marlborough,	6 per cent.,	\$3,000 00
City of Boston,	5 “	17,000 00
Town of Weston,	6 “	1,000 00
New York State,	6 “	6,800 00
City of Cambridge,	6 “	32,692 00
United States Bonds,	6 “	10,000 00
“ “ “	6 “	15,000 00
		<hr/>
		\$85,492 00
Circulating notes issued,		<hr/>
		73,740 00
		<hr/>
Balance due the bank,		\$11,752 00

GENERAL REMARKS.

In reviewing the condition of the banks of this Commonwealth, for the year ending September 30, 1861, we consider it proper to advert to some of the principal events which have occurred during that period, and briefly to notice the causes to which they may properly be ascribed. Influences of an extraordinary character have, throughout the year, severely operated upon our banks. The interference of political causes with financial matters, both in the State and the Nation, has occasioned very considerable losses to our business and banking community. For the same general reason, the demand for money has very materially lessened, and our moneyed institutions and capitalists have found it quite impossible to obtain desirable and satisfactory business paper upon which to make advances. The same cause must also be adduced for the diminished amount of average circulation and deposit, both of which items are sources of much profit to the banks.

It became apparent in October and November, 1860, that the banks were entering upon a period of much difficulty and trial, and that a suspension of specie payments was imminent. It was well known that we had not greatly over-traded with Europe, and that foreign exchange was ruling but slightly against us, with continued improvement in our favor. To understand the causes for the unusual disturbance at this time existing among the banks, it is only necessary to observe the commercial and political transactions of our own people, and the attitude in which they were standing towards the banking interests of the country.

We notice, then, that immediately following the national election in November, 1860, the confidence of the bank managers, in this and other States, became much shaken in the worth of southern mercantile paper, in consequence of the occasional repudiation which had occurred, from time to time, on the part of southern promissors, and the obvious indications, then existing, that a great and unusual disturbance of the whole industry of the country was at hand. Previous to the election, however,

the great depreciation of the currency in some of western States had rendered exchange between those States and Massachusetts unusually high. Business paper maturing at the West was very generally thrown out by the banks, in consequence of the great cost attending the recovery of their balances; while southern maturities, to the time of the election, were more freely discounted, but with more than usual discrimination. In very properly declining this large class of the business paper of merchants trading South and West, an accommodation loan was created sufficiently large to enable them to carry and collect their own bills receivable. With this unusual demand for loans of an accommodation nature,—which it should be remembered are not of a character to assist a bank in meeting its immediate liabilities,—we find another and powerful cause actively operating against the banks. We refer to the action of the cotton manufacturers and capitalists of this State, who, in view of advancing prices, had, immediately after the election, made heavy investments in cotton. Accordingly, sight and short time drafts in large amounts came home for payment, and were at once drawn in specie from the New York and Boston banks, serving not only to diminish the amount of coin, but also to decrease the deposits and circulation, or still further add to an amount of long loan already too large. In this connection, we observe that the deposits of the Boston banks decreased from \$20,811,889, on the 8th of October, 1860, to \$17,176,778, on the 10th of December, being a decline of a little more than $17\frac{1}{2}$ per cent. during about two months, while the circulation from the 8th October to the 31st December, 1860, had diminished in the sum of \$1,581,213, or more than 19 per cent. The effect upon the country banks was not so sudden; nevertheless, they suffered to a still greater extent, having lost, during four months from November 3d, 1860, a little more than 19 per cent. of their deposits, and about $21\frac{2}{3}$ per cent. of their circulation. The banks were also obliged to meet a still further demand for specie for outstanding balances and demand loans—mostly in the form of special deposits in the banks of the city of New York, standing to the credit of southern banking houses and capitalists, the withdrawal of which indirectly affected the Boston banks.

These different causes, with others of less importance, but all acting *simultaneously* upon the banks, are sufficient to account satisfactorily for the condition they were in at the close of the year. No one can doubt that they should and might have been better protected with specie at that time. The unwise policy of maintaining an excessive loan in times of an easy money market, here manifests itself. The loans and discounts of the banks, as returned on the first week in February, 1860, amounted to \$107,795,572, and were steadily increased until October 1st of the same year, when they had reached the sum of \$115,101,965, an increase of \$7,306,393. At the end of the year, or during a period of three months, they were diminished in the sum of \$5,650,988, a reduction forced upon the banks as a measure necessary for their own safety. It is much to be regretted that the amount of loan which may be carried, and of paper money which may be issued, not only by the banks of this State, but of the United States, is not more directly regulated by the laws of trade. Certain it is, that our business transactions with other countries should be more closely observed by all bank managers, and if it is found that a balance of indebtedness is being created against us, an immediate reduction of loans and discounts should be made, while, at the same time, if possible, the specie should be increased. The effect of this would be not only to put the banks in a better state of preparation to satisfy all foreign claims, but, while increasing the rates of money, to moderately withhold the means with which our people might again be led to over-trade. Had it not been for the active co-operation which existed among the banks, they would, about the middle of December, have been obliged to decline specie payments. As it was, however, we find them gradually recovering from an aggregate of specie on the 17th December, 1860, of \$3,491,348, to \$5,601,871, in March, 1861.

During the winter and spring of 1861, the non-payment and repudiation of paper maturing at the South had become general. The most intelligent merchants in New York and Boston had estimated the whole amount of southern indebtedness to the North, at the round sum of \$200,000,000. By far the largest part of such indebtedness to citizens of this State, was for account of the early autumn sales of manufactured cotton and woollen cloths and boots and shoes; consequently, in the months

of August and September, 1860, the banks were freely discounting southern promises, running for maturity into the following spring. To meet such wholesale violation of southern honor, our banking institutions were not wholly unprepared; indeed, the system pursued by them for many years, of making an annual reservation of a portion of their yearly earnings, had in some measure protected them against unusual amounts of dishonored and worthless paper. By the bank returns on the last Saturday of October, 1860, the net profits then on hand amounted to \$6,360,539.11, or $9\frac{9}{16}$ per cent. of the aggregate banking capital of the Commonwealth. And we do not hesitate to express the opinion, based upon the examinations we have made during the past year, and from information specially obtained from other banks, principally in Boston, that, notwithstanding the losses which some banks must inevitably sustain, the whole amount of final loss growing out of our difficulties with the South, will be more than covered by the general surplus, thus leaving the aggregate bank capital free and unimpaired.

The able and patriotic management of our banks is to be highly commended. If we except the aggregate specie fund usually held by them, (although it may be amply sufficient for present purposes,) we think, with much satisfaction, that they are as well and safely administered as those of any State in the Union. It has been a matter of surprise to many how the banks of New York, Philadelphia, and Boston, with so small a representation of specie, have been able to assume such large amounts of the National Loan. An easy explanation is found in the fact that the balance of foreign trade having been providentially in our favor, they were not obliged in consequence to destroy their equilibrium of specie. It is estimated that the imports of foreign manufactures since the 1st of January last, have been at least 50 per cent. less than during the same time last year, while the exports for the above period have been nearly one-third more. This large decrease in the amount of our importations has undoubtedly been mainly occasioned by the existing war, and we may well assume that, for at least some months to come, the demand for foreign goods cannot be largely increased; while, on the other hand, the latest foreign advices indicate that a greatly increased demand—mostly for breadstuffs—must necessarily be made upon this country. We are thus led to

believe, in following the laws of trade, that the banks can continue to carry a heavy amount of National indebtedness, and yet retain in their vaults the amount of specie required by the laws of their several States.

In view of the large amount of losses made by the banks, we think the subject of making dividends claims especial attention at the present time. There is perhaps nothing so distasteful to the directors of a bank as the withholding from the stockholders of their ordinary twice-yearly dividends. Nevertheless, it is wrong to set a nominal value upon past due paper, and to continue to class it as among the assets of a bank, under the assumption that its final payment is possible. No bank should undertake to make a division of its earnings without having first charged off *all* its worthless paper, which should immediately be followed by a fair and impartial estimate of the probable losses which have occurred, not only upon overdue, but upon failed unmatured paper. If, after having made such reduction, the capital of a bank is found to have been seriously impaired, and the directors desire to continue its dividends, but one course is open to them, and that is to promptly petition the legislature for a reduction of its capital stock. In cases where a bank's stock has been but little impaired, the passing of its dividends is absolutely necessary, until reparation has been fully and completely made. Our especial care and attention will be exercised that the banks duly observe the laws of the Commonwealth in this respect.

We regret to have discovered during the past year a most reprehensible practice existing among a few of the country banks. We refer to the habit of assuming that a certain percentage of their issued bank notes has been lost or destroyed, and accordingly deducting it from the bank's liabilities. While it is undoubtedly true that many of the bank notes of the earlier emissions made by our oldest institutions will never be presented for redemption, yet, in the absence of any statute law upon the subject, we think it is entirely beyond the prerogative of bank managers to say what portion of their bills, once given to the public, will never be returned. In all cases coming under our observation, we have directed that such amounts be re-charged to circulation. We trust that in future no board of bank directors in this State will so far forget their duty to their stockholders,

the public, or themselves, as to return to the Secretary of the Commonwealth, an incorrect condition of their affairs.

Of the rates of exchange we would gladly forbear to speak, but they are found to be, in many instances, so excessive, as really to render nugatory the law which fixes a uniform rate of interest within the State. In certain towns, it would seem to be the practice for the entire business community to make their notes payable in Boston, for the sake of giving to their banks an excuse for taking extra interest. We have labored resolutely and unceasingly to reduce these anomalies, and to bring the rates of discount within the limits of the law, but with what effect, we can only determine upon revisiting the institutions censured.

Upon the recommendation of the governor, in his annual address of last year, a bill for modifying the usury law by exempting short business paper, discounted by the banks, from its operation, was introduced and passed through the senate. It failed, however, of a passage through the house of representatives, and the subject is still open for legislative consideration. The issue of large government loans at a higher rate of interest than six per cent. will make the statute price of money more than usually important, and will encourage a desire now widely prevalent among business men for either freedom or uniformity in the rate of interest.

During last winter our attention was drawn to the statute regulating the form and amount of cashiers' bonds. A practice was found to exist in Boston and in some other localities, to divide the liability of the sureties, so that their aggregate amount only equalled the requirement of the statute, (\$20,000,) furnishing, in effect, only one surety to the bond, instead of two, which the statute requires. We have never doubted that the true construction of section fifty-one requires that there shall be at least two sureties, each liable in the full amount of the bond; or that an equivalent to such security shall be furnished by subdividing the amount among a greater number of sureties. A formal application having been made to us by a board of bank directors, we thought it proper to lay the question before the attorney-general, who fully concurred in the opinion above expressed. The correspondence between that officer and ourselves will be found in the Appendix. Another question was

also propounded to him in the same connection; namely, whether, upon the renewal of a bank's charter, new bonds should be required. To this inquiry, an affirmative answer was also returned. A question of still greater practical consequence has been since decided by the supreme court.* The decision is to the effect, that upon an increase of the capital of a bank, the bonds of a cashier must be renewed. The reason for this decision is obvious, since the care of a greater capital, and the handling of larger sums of money than was contemplated when the first bonds were given, entails a heavier responsibility, and involves greater danger of loss than the sureties have engaged to assume. We considered the opinion of the attorney-general of sufficient importance, at the time, to make it the subject of a circular letter to the banks of the Commonwealth, and we shall hereafter act upon this opinion, and the more recent one given by the supreme court, in passing upon the bonds submitted to us in our visits of examination.

The law of 1860 (ch. 209) respecting the plates from which bank notes are printed, will go into full operation on the fourth day of April next. This statute requires all banks which now issue bills from what are called "general plates," to procure new special plates for the denominations heretofore so issued, or have such denominations withdrawn from circulation before said date, and the designs of the new plates must be copyrighted. The same statute requires all banks procuring new plates to have them specially engraved and copyrighted, in like manner.

SPECIE RESERVES.

In our Report for 1860, we gave unusual prominence to the subject of specie reserves; and we demonstrated by a survey of the condition of the Massachusetts banks from 1815 to 1860 inclusive, that the years of greatest commercial disturbance

* *Grocers' Bank vs. Kingman*, October Term, Suffolk, 1859. This case also indirectly supports the opinion of the Attorney-General, already cited. An objection to the bond was urged by defendant's counsel, that it did not conform to the statute, there being only an aggregate *single* liability of the sureties for \$20,000, but the court held that whether a good statute bond or not, it was good at common law, and having been given voluntarily, must be held to be valid.

have been those in which the reserve of specie was the smallest as compared with the bank currency, which consists of the circulation and deposits.

We are enabled, in the present Report, to furnish a remarkable confirmation of this principle, drawn from the condition of the banks of all the States of the Union, from 1811 to 1859 inclusive. The table and accompanying diagram, which present this history, was prepared by J. V. Yatman, Esq., of New York, who has kindly offered them to us for publication, and they will be found in the Appendix, (No. 2.) The table gives in separate columns, the specie in bank in each of the years indicated in the margin, the amount of specie to each person of the population, the bank currency, or circulation and deposits, and the amount of that currency to each person of the population. To these we have added, for greater convenience of reference, another column showing the percentage of specie to bank currency. The diagram presents to the eye the devious currents of specie and of currency, in separate, zig-zag lines, in a manner more striking, and more easy of apprehension than even the table; and it is accurate to the nearest dime. The perpendicular columns represent the years which are printed at their foot. The *heavy* horizontal lines represent, each, a dollar, and the finer ones twenty cents. For convenience, the dollars are printed in the margin against the heavy lines, beginning at the bottom and counting upwards.

A glance at this table will show what have been the weakest, and what the strongest years in the banking history of the United States. We naturally turn to 1837 and 1857, years memorable for their disasters, and we find a striking resemblance between them, in the lowness of the specie reserve. In 1837 the proportion of specie to currency was $13\frac{1}{2}$ per cent.; in 1857 it was 13 per cent. In 1837 the volume of the currency was proportionally the greatest, being \$17.61 to each person of the population, while of specie there was \$2.41; in 1857 the currency was \$15.50 *per capita*, and the specie only \$2.03.

We invite a comparison between these figures and those given in our Report for 1860, showing the condition of the Massachusetts banks at corresponding periods. To facilitate this comparison, we have reproduced and combined (with some alterations) the table published by the Secretary of the Commonwealth, in

the Bank Abstract for 1851, and that contained in the Appendix to our last year's Report. (Appendix, No. 3.)

We think it will excite some surprise, when it is discovered that the reserves of specie in the banks of our State have, of late years, been much lower than those of the whole country taken together. That we have suffered grievously as a nation, from an inflated paper currency, is a fact now universally conceded; and if this is an acknowledged truth respecting the whole country, what shall we say of the currency of our own State, and of the basis on which it has rested? While the specie reserves of the Union have never fallen below 13 per cent., those of Massachusetts fell in 1835 to $7\frac{1}{5}$ per cent.

We could wish that this important truth was more fully realized by the bank officers of the Commonwealth. Nothing but a little patient study of the history and statistics of the currency, in our own and other countries, is wanting to produce that full conviction of it which has impressed our own minds. Bankers, of all men, should be the readiest to accept the truths of figures. We are sorry, however, to observe, that there are few among them who act resolutely upon this principle. Specie is kept reluctantly, as though it were a drug, and is regarded generally as unproductive capital. If the experience of institutions which keep large reserves, is regarded, nothing would appear more untrue. We recall the statements of two banks out of Boston, one in the vicinity of that city, and the other in the interior, both of which have long acted upon the principle of keeping large specie reserves. The first of these had, during the last year, an average of 15 per cent. in specie, and the second of $17\frac{2}{3}$ per cent., each with large city balances. They were able to maintain a large loan and circulation. The paper discounted by them was of a very high order, for they could always accommodate customers and select paper, and thus attract valuable deposits. They have maintained an equable business, have suffered very slight losses, and *have realized large dividends.*

The legislature of 1858 enacted a law requiring a reserve of 15 per cent. in specie to be kept by the Boston banks. From defects in the structure of this statute, it was very early evaded, and we took occasion in our last Report to recommend alterations in its provisions, which, we believed, would carry into

effect the intention of its framers. The principal method of evading it has been, by the borrowing of specie to make up the weekly average. This compels the stronger banks to share the weakness of their neighbors, and reduces the aggregate reserves of the Commonwealth. We recommended that this practice should be prohibited by legislation, and, as the simplest method, suggested that when a bank permitted its specie to fall below the legal limit, the privilege of discounting should be withheld from it for a period of seven days after it had resumed, and during which it should maintain, the required percentage. We also recommended that the borrowing of specie, or specie funds or balances, should be declared illegal. Neither of these recommendations was adopted, and no legislation was had on the subject of specie reserves.

To show how well founded were our strictures upon the present law, and how much it needs to be made more stringent to secure the requisite reserve, we give in a table, in the Appendix, (No. 4,) the number of times each of the Boston banks has, within the last year, shown by its weekly returns, an average of specie less than 15 per cent. Forasmuch as a peculiar state of the country has been urged to justify these deficiencies during a part of last winter, we state the months in which they have occurred. It will be seen from this table, that one bank, (Metropolis) has been below the legal average of specie for 34, out of the 52 weeks of the year, while six others have, each, been below the line for twenty weeks or more. Notwithstanding this unfortunate showing, all these institutions, we believe, claim always to have had the requisite amount of specie *on discount days*, except at the period of last winter to which we have referred. Some of them, we are assured, have seldom borrowed specie, but have suspended discounts until the percentage was naturally recovered; but we apprehend that by many of them no efforts have been made to keep up the average, and that borrowing seasonably for discount days, and returning immediately afterwards, has been a practice systematically resorted to.

We have adverted to a period last winter when the specie law was more than usually disregarded. This was during the months of December and January. Owing to causes which we have fully explained in the preceding pages, the banks were in imminent danger of having to suspend specie payments, and

this step was only avoided in Boston, as well as in New York, by co-operative measures between the banks, and by the adoption of a method of settling exchanges at the clearing-house, by which the use of specie was measurably dispensed with. We have seen that the specie average had declined, on the 17th December, to \$3,491,348, and on certain days it stood at a still lower point. When so large a number of banks had fallen below the specie line, and were without the ability immediately to recover their position, it became a question whether they should suspend discounts in obedience to the law, or, yielding to the extraordinary exigency of the case, should continue to extend accommodations to their customers, to avoid a greater danger. They chose the latter alternative, and though this procedure did not receive the sanction of the Commissioners, they did not feel called upon to interfere. The exigency was of the gravest character; it had been brought unexpectedly upon the country by political, and not commercial causes; the subversion of the government was threatened; the whole current of business was arrested; and the Commissioners did not feel willing to assume the responsibility of forbidding the necessary bank accommodations, when they foresaw clearly that that measure would involve the bankruptcy of many innocent merchants, and result in very heavy losses to the banks themselves. A precedent for inaction is to be found in the history of 1857, when an entire suspension of specie payments took place. In New York that suspension was a constitutional forfeiture of the bank charters; and it was only by the necessary and prudent forbearance of the officers of the government, that their continuance in business was not interrupted.

We cannot, however, pass over an event of this character, without earnestly inviting attention to the weakness of a system, which so easily gives way under extraordinary pressure. With a proper reserve of specie, a suspension of cash payments would never be necessary. The banks of New Orleans have never suspended since they were re-organized upon their present specie basis. They passed successfully through the crisis of 1857, and in March, 1861, when the present rebellion broke out, they held more than \$16,000,000 of specie to a capital of \$20,000,000, and with their other cash funds they were able to meet every present liability, dollar for dollar, in coin.

They afterwards, on the 16th of September, suspended, at the request of the Confederate Government, and not in consequence of their own inability, holding then upwards of \$14,000,000 in coin. Why should not our position be equally strong? It needs only a wise and cordial co-operation between the banks and the legislature to make it so. It is popularly supposed that a suspension of specie payments involves no injury to the country, because of the immediate ease which follows it; but not to speak of the great evils of a depreciated currency, the terrible stringency of the money market which *usually* precedes a suspension, must not be forgotten. How many men are driven to the wall by this stringency, and how many more are compelled to make great sacrifices of property, to avoid bankruptcy, needs not to be detailed to those who have once passed through, or over, such a gulf.

Notwithstanding the failure of the Boston banks to maintain their average, in the numerous instances we have pointed out, there has been some improvement in the specie reserves of the Commonwealth during the past year. The average of the country banks for the year has been $7\frac{1}{2}$ per cent., of the Boston banks, 21 per cent., and of the whole State, $14\frac{3}{4}$ per cent.* We have deduced these facts from a careful comparison of the weekly and monthly returns; and as a useful body of statistics, which have not hitherto been condensed or preserved in any public document, we have prepared three tables, showing (1st) the average condition of the country banks for each month during the year, as shown by their monthly returns; (2d) the average monthly condition of the Boston banks, condensed from their weekly returns; and (3d) the average monthly condition of all the banks of the Commonwealth, compiled from the two preceding tables. (See Appendix, No. 5.)

In concluding this branch of our subject, we commend the facts and figures which we have presented, to the thoughtful attention of the legislature. We do not deem it necessary to offer any new recommendations respecting legislation. If the principle of strengthening our currency by a greater infusion of the precious metals, is kept steadily in view, we may safely

* December 18, 1861, the specie in the Boston banks amounted to \$10,180,000, the highest point which it has ever attained. December 6, 1858, it stood at \$9,564,716.

trust to the legislature to devise specific measures to accomplish that result.

STATE AND NATIONAL LOANS.

The patriotism of the banks of our Commonwealth in coming to the aid of the State and National governments in the time of trouble, cannot be too highly commended. Immediately after the despatch of the first troops by the governor, in response to the call of the president, the banks made most liberal offers of assistance to the executive. Between the 16th and 29th of April all but two of the Boston banks, and sixty-nine out of one hundred and thirty-eight country banks, had offered the State loans amounting to \$5,672,000, the greatest part of these offers having been made before the 19th of April.

The governor and council availed themselves of these offers to the amount of \$1,817,000, all of which has been paid (except \$50,000, where the treasurer has consented to keep the money at five per cent.) out of the proceeds of sale of State bonds, the issue of which was authorized by the legislature at its extra session in May last. At the same session of the legislature, an Act was passed, authorizing banks to hold the notes, or public securities of the State, or United States, taken directly from said governments, beyond or outside of the legal limit of the loans, as restricted by the twenty-fifth section of the Bank Act. Very few banks, however, have been obliged to avail themselves of the privileges of this law, the line of mercantile discounts having been greatly reduced by the war.

Animated by a like spirit of patriotism, the banks of Boston, on the 19th of August, united with those of New York and Philadelphia in making to the general government a loan of \$50,000,000, of which amount the sum of \$10,000,000 was assumed by the Boston banks, with whom were associated a few of the country banks, and two or three moneyed corporations of a different description. The loan thus assumed, was nearly all sold on account of the associated banks, to corporations and individuals scattered throughout the loyal States. On the first day of October, another loan of \$50,000,000 was made to the National government upon the same terms as the preceding, and was assumed by the banks of the three cities, and their associates, in the same proportions as the first. While this Report is in prep-

aration, a third loan, nominally for the same amount, has been made by the same institutions, but upon securities of a different character. While the first and second loans were made upon the security of the bonds of the United States, bearing interest at 7.30 per cent., and maturing in two years from date of issue, at which time they are convertible into six per cent. bonds having twenty years to run, at the option of the government, the third loan was upon bonds of the latter description only, which were taken by the banks at a price (about 90) which should afford an interest of seven per cent. on the investment. Neither the second nor third loans are as yet fully paid in, but by an arrangement with the secretary of the treasury, interest is received upon each of them from the date of negotiation. The crediting of these large sums to the government as depositors, and adding an equivalent amount to the item of loans and discounts, has very much increased those items in the weekly statements of the banks; and it is mainly to this cause that the unusual deficiency in specie averages, appearing in the month of September, is attributable.

In thus promptly and liberally coming to the support of the government in its emergency, the banks are entitled to the highest praise. Without their aid the wants of the treasury could not have been supplied with coin, and we should have been subjected, at the very outset of the war, to the humiliating alternative of suing to foreign capitalists for loans—only to be obtained on greatly disadvantageous terms,—or of resorting at once to the issue of irredeemable paper promises, a contingency which, in seasons of public calamity, is to be avoided as long as possible.

Fortunately for the banks, they had the ability to render this assistance. The prostration of business robbed them of their usual customers, and the operations of the government, which have given rise to a new activity exerted in the public service, have caused the making of very little business paper, such as banks are in the habit of discounting. Public contractors are usually paid in cash at intervals shorter than the average length of bank accommodations, and they have little occasion to borrow money. The United States have, in fact, occupied the position of a great business corporation, borrowing from the banks large sums of money, which they have distributed among the people

through a thousand agencies. So long as the war maintains its present character, and the ratio of imports and exports remains unchanged, there will be a scarcity of good business paper, and the banks can afford to lend freely to the State and Nation.

Though the number of the banks which were associated in taking the national loans was limited, and included few institutions out of Boston, there are several of the country banks which have taken large sums, in two instances within our knowledge, amounting severally to half their capital, and nearly all the institutions in the State have, to a greater or less degree, invested their funds in public securities. We have not hesitated to advise, on all occasions, that these public calls should be liberally responded to. The incorporated banks of America occupy the place which, in Europe, is filled by great private bankers. They hold nearly all the available money of the country, and it is through their agency, in great measure, that the people are able to come to the support of the State.

What of financial vicissitudes the future may have in store for us, before we again enjoy the blessings of peace, the wisest among us dare not predict; but one thing is certain, that in the maintenance of the public credit is involved all private credit. Without the protection of a stable government no value can be affixed to private property, and none can be realized upon its conversion, while the event of a national disaster would expose us all to a common ruin.

SAVINGS BANKS.

The interval of ten years which has elapsed since these institutions first came under the supervision of a permanent commission, seems to render the present a suitable time for reviewing the system as it exists in this Commonwealth, and for marking the progress which has been made by our people in industrial savings, more especially in the decade which has just expired.

In making this review, we do not expect materially to add to the valuable suggestions which have been made, from year to year, by our predecessors, in reference to the management and reform of these institutions; but as these suggestions are scattered through a series of reports, some of which are not easy to be obtained, and as legislators are usually content to act upon

recommendations made to themselves, without taking pains to inquire into what has been recommended to their predecessors, we have thought it desirable to embody in the present Report such of those suggestions as are still pertinent, and have hitherto passed unheeded.

We desire, also, to bring together and to collate more fully than has been done in any previous Report, the results which have been wrought out, here and elsewhere, by the establishment and growth of savings banks, especially as they affect public wealth, and the material condition of the laboring classes. No general reasoning upon these subjects, no "*a priori*" arguments can equal, in weight, those conclusions which rest on the unerring truth of figures. In the well-ascertained and carefully-arranged statistics of a people are embodied the best materials for its history. In the silent array of figures there lie truths which are imperishable, and which no partisan zeal can wrest from their true meaning.

The early history of savings banks in Massachusetts is to be found in the first Report of this commission made in 1851. From that Report we learn that the first institution in the Commonwealth was the "Provident Institution for Savings in the town of Boston, incorporated December 13, 1816." It was also the earliest in the United States, and it was not till March 26, 1819, that a charter for such an institution was first granted in the State of New York to the "Bank for Savings in the city of New York." The Provident Institution is by far the largest, and it is also one of the best regulated institutions in the State. Its deposits in 1860 were little short of \$7,000,000, while its depositors numbered more than 32,000, or nearly as many as the whole population of Boston when it was chartered.* The Salem Savings Bank was incorporated January 29, 1818, and gradually others were established in the principal towns of the Commonwealth.

It was not till 1834, (Act of 1834, ch. 190,) that our savings banks were required by law to make regular and uniform returns to the secretary of the Commonwealth. There were at that time, twenty-two institutions, holding \$3,407,773 of deposits, from 24,256 depositors. In 1851, when the board of Bank

* The population of Boston in 1810 was 33,250, and in 1820, 42,298.

Commissioners was re-established, the number of savings banks had increased to forty-five, the deposits to \$15,554,088, and the depositors to 86,537. In 1860, the deposits had grown to the vast sum of \$45,054,235,—nearly three times their amount in 1851,—while the number of institutions had increased to eighty-nine, and of depositors to 230,068. We have prepared a table which will be found in the Appendix, (No. 6,) showing the number of depositors and amount of deposits in each of the years 1834 to 1860, inclusive. Former Reports have contained tables which gave these items up to the date of their publication, but to render the present one more complete, and with a view to presenting on a single page many elements of progress and of comparison, we have added, in separate columns, the number of banks, the yearly increase in depositors and deposits, with the ratios of increase, the average amount to each depositor, the aggregate annual expenses of management, with the average of those expenses for periods of about five years, the average dividend for similar periods, the population of the State as shown by each census return, the average amount in savings banks to each person of the population when the census was taken, and the percentage of the whole population, in the same years, who were depositors.

A careful study of these figures will well repay those who are interested in the condition of the poorer classes, or the material welfare of the State. No more striking evidence of the prosperity of the people of our Commonwealth could be adduced, than that which this table affords. The savings of the industrial classes are a fair index of the prosperity, and indeed of the moral condition of any people. The periodical valuation of estates shows the increase of realized wealth among those who control the capital, and direct the business energies of the Commonwealth, and in great measure support the burden of its taxes; but it gives no token of the condition of the poor. It has been claimed to be the tendency of modern civilization to make the rich richer and the poor poorer. However true this may be in countries governed on a different system from our own, it does not seem to be the character of our material development. Whatever of wealth and of the comfort and even luxury which wealth brings, is enjoyed by our people in the aggregate, is shared to a degree which is unknown elsewhere, by all classes of the population.

Before we proceed to explain in detail the facts presented by our first table, we would call attention to two other tables, also to be found in the Appendix, which we have prepared for the purpose of further comparison and illustration. The first of these, (No. 7,) shows the progress of savings banks and friendly societies in Great Britain from 1829 to 1857, inclusive. We have taken it from the appendix to the valuable report of the select committee of the House of Commons on savings banks, in 1858. We have not been able to learn the number of depositors later than 1857, but the amount of deposits in 1860 will be hereafter stated.

The third table (No. 8,) shows the progress and condition of savings banks in the State of New York, from 1858 to 1861, inclusive. Prior to 1858, no general and uniform returns were required by law, but each institution reported its condition annually either to the comptroller or to the legislature. Those reports have never been collected or collated, and are not easily accessible. It is to be hoped that the legislature of New York will soon supply this deficiency in its statistical history—a history to which its liberality has heretofore so richly contributed. We are unable, with our present materials, to compare the progress of industrial savings in New York with those in Massachusetts and Great Britain, as fully as we could wish, but we shall endeavor in a measure to supply the deficiency, by stating the history of the two largest institutions in the State, which hold more than twenty-one millions of the seventy millions deposited.

Referring now to our first table, it will be observed that the number of savings banks has increased from twenty-two in 1834 to eighty-nine in 1860, or more than fourfold; the number of depositors from 24,256 to 230,068, or 858 per cent.; the deposits from \$3,407,774, to \$45,054,236, or 1,222 per cent.; the average to each depositor from \$140.49 to \$195.83, or 39½ per cent.; the average of the deposits to each person of the population from \$5.58 to \$36.59, or 555 per cent.; the percentage of the population who are depositors from 4 per cent., or one person in 25, to 18⅔ per cent., or one person in 5⅙. The average expense of management for six years from 1834 to 1839, was ⅓ of one per cent. on the deposits; while for six years from 1855 to 1860 it was only ⅔ of one per cent. In 1860, it had fallen to ¼. The average of dividends for the five years from

1840 to 1844, inclusive, was about $5\frac{1}{4}$ per cent. In the six years, from 1855 to 1860, inclusive, it was a little less than $6\frac{3}{4}$ per cent.

Taking the ten years from 1850 to 1860, the deposits increased from \$13,660,024 to \$45,054,235, or 231 per cent. In the same period the population of the Commonwealth increased from 994,512 to 1,231,065, or about 24 per cent.; the valuation from \$597,936,992 to \$897,795,326, or about 50 per cent.; and the bank capital, (the means required to carry on the business of the Commonwealth,) from \$36,925,050 to \$64,519,200, or nearly 75 per cent. This comparison shows how greatly the accumulation of industrial savings has exceeded the other ratios of development in the State.

Let us now examine the progress of savings banks in Great Britain and Ireland (the United Kingdom). As we have not all the items necessary to a full comparison down to 1860, we will take the period from 1831 to 1857 inclusive, which covers the same number of years as that embraced in the Massachusetts returns. From 1831 to 1857 the deposits in the whole United Kingdom increased from £14,575,165, to £37,090,558, or 154 per cent.; the depositors from 436,670, to 1,366,560, or 213 per cent., while the average to each depositor declined from £33 7s., or about \$161.47, to £27 1s. 6d., or about \$131.05. The population of the United Kingdom in 1831 was 24,419,429, and in 1857 it is estimated to have been nearly 29,000,000; an increase of about 18 per cent. The wealth of that country is not so easily ascertained, there being no valuation of all property, real and personal, for taxation. The total value of British property can only, therefore, be estimated by a complicated process, and we have not seen any such estimate for 1831. Prof. Levi, in his recent and valuable treatise on Taxation, estimates it in 1841 at £4,000,000,000, and in 1858 at £6,000,000,000, an increase of 50 per cent. in seventeen years. The proportion of the population who were depositors in 1857 was $4\frac{7}{10}$, or one person in 21, and the average of deposits about £1 5s., or \$6.25 to each person of the population. Mr. Scratchley,* estimates

*Practical Treatise on Savings Banks. London, 1860. We desire to express our obligations to this author for giving to the world the first systematic treatise in the language on these important institutions. While many of the discussions relate to what is peculiar to the English system, there is much in the work, both in the way of history and suggestion, which is equally valuable to the American reader.

that in England and Wales alone the proportion in 1858 was about £1 12s., or \$8 to each person of the population, and that one person in 16 was a depositor. We learn from the same author, that, at the same date, the depositors in savings banks stood in the following proportion to the population in other countries: In France, one in 37; in Belgium, one in $8\frac{1}{2}$; in Germany, one in 42. The expense of management in Great Britain averages a little more than $\frac{1}{3}$ of one per cent., while in France it rather exceeds that fraction.

In New York the first general return of savings banks was made January 1, 1858, in pursuance of statute 1857, chapter 136. The increase in the several items from that date to the last return, 1861, was as follows: The number of institutions increased from 54 to 71; the depositors from 203,804 to 300,693, or $47\frac{1}{2}$ per cent.; the deposits from \$41,472,672 to \$67,440,397, or $62\frac{1}{2}$ per cent.; the average to each depositor from \$203.24 to \$224.28; the percentage of the population who are depositors from 5.88, or one in 17, to 7.16, or one in 14; and the average of deposits to each person of the population from \$12.66 to \$15.79. Besides the amount specifically due to depositors, the institutions of New York hold a considerable surplus to cover depreciation of assets. We shall speak of this surplus fund in another connection. In 1861 it amounted to \$2,949,260, or $4\frac{3}{8}$ per cent. on the whole deposits. Of the average rate of dividends in that State we have no definite information. The rate of interest paid to depositors is one per cent. less on sums of \$500 and upwards than on smaller sums.

In the absence of early returns of the condition of all the banks of the State of New York, we have thought it not uninteresting to state the history and progress of two institutions located in the city of New York, which are the largest in that State, and in America. We refer to the "Bank for Savings in the City of New York," and the "Bowery Savings Bank." The first named of these institutions was incorporated, as we have already stated, March 26, 1819. On the first of January, 1861, it had been in operation forty-one and one-half years. During that period it had received from 833,838 depositors, the sum of \$56,490,599, and had paid out upon withdrawals \$54,300,200. The balance undrawn, with the accumulations of interest, amounted to \$10,062,616, besides which it had a surplus fund of

\$609,845. Its number of depositors at the same date (open accounts) was 52,480. The Bowery Savings Bank, which is the larger institution of the two, was incorporated in 1834, and it is a remarkable illustration of the inadequacy of any past experience to foreshadow the proportions which this class of industrial savings was destined to assume, that the projectors of this bank only asked to be allowed to receive \$500,000 in deposits, and such was the limit in their original charter. January, 1, 1861, after an existence of twenty-six and one-half years, its deposits amounted to \$10,294,995, its surplus fund to \$549,108, and the number of its open accounts with depositors to 44,003.

Having now stated the condition and progress of the savings institutions of our own State, and also of those of Great Britain and New York, separately, let us, for a moment, place the results side by side, and state the conclusions to which they lead. We have selected the two States named for illustration, because they may be taken as the best types, the one of European, and the other (if we except our own State) of American advancement; yet a comparison will show, that the savings of the poorer classes, as represented by deposits in savings banks, have grown to a greater volume, relatively, in our own State than in either of the others. While in Massachusetts one person in a little more than five of the population, is a depositor, in Great Britain the proportion is not more than one in twenty. In the most favored part of that kingdom, England and Wales, it is one in sixteen; in New York it is one in fourteen. Again, the average deposit to each person of the population is in Massachusetts \$36.59, while in Great Britain it is only \$6.25, in England and Wales alone, \$8, and in New York, \$15.75. Looking again at the rapidity of accumulation, we find that while in Massachusetts the increase in deposits in a period of twenty-seven years was 1,222 per cent., in Great Britain in a like period it was only 154 per cent. It is but just to mention that the increase of deposits in New York has been more rapid in the four years covered by its returns, than in our own State. This is partly due to a more rapid increase in the number of depositors, but it is also measurably attributable to the compounding of the interest upon a greater capital, the *ratio* of growth increasing, year by year, with the magnitude of the principal upon which the interest is cast.

We may be justly proud of this comparison. It shows a superior and an improving condition of the laboring classes, and it reflects the highest honor upon that educational system, which, while it involves a heavy annual outlay to the State, brings back to it a far richer return, in the intelligence, the virtue, and the material condition of her people.

But there are other lessons yet to be learned from the study of these figures. They are an "annual register" of the business condition of the country. Their periods of rapid growth, or of stagnation or decline, indicate a corresponding prosperity or depression in commercial affairs affecting the whole people. Let us examine some of these periods. The most rapid increase in deposits took place in the years 1852 to 1853, 1858 to 1859, and 1859 to 1860. In the first of these years it was \$4,968,794; in the second \$5,509,448, and in the third \$5,629,817. The greatest actual amount of money deposited was doubtless in 1852-3, since in the later years the accumulation from compound interest has largely swelled the aggregates. To illustrate this proposition: The total deposits in 1852 were \$18,401,307. If we may suppose the whole of this to remain undrawn and productive for a year, the interest upon it at six per cent. would be \$1,004,078; while upon the deposits of 1858, \$33,914,791, the interest would be \$2,034,888, and on \$39,424,418, the deposits of 1859, it would be \$2,365,465. Deducting these sums severally from the increase stated for the years in question, and the net increase from money deposited, would be \$3,964,716 in 1853; \$3,474,560 in 1859; and \$3,264,352 in 1860. Such are the fluctuations which always attend a general tide of progress. The waves of the sea do not encroach upon the shore with equal footsteps, and the irregular circles in the oak's trunk, indicate a growth, now rapid, now slow, as it has been stimulated or retarded by external influences.

We have noticed the periods of progress; those of depression are no less remarkable. Thus, if we go back to the disastrous year 1837, we find that the increase of deposits to 1838 was only \$87,966, and of depositors 499, while from 1836 to 1837 the increase of deposits was \$406,847, and of depositors, 2,778, and from 1838 to 1839 the increase of deposits was \$738,766, and of depositors 3,623. Still more striking is the following contrast:

From 1842 to 1843, the increase of deposits was only \$35,095, and of depositors only 630; while from 1843 to 1844 was witnessed the hitherto unparalleled addition of \$1,325,798 to the deposits, and 6,482 to the depositors.

Equally noticeable is the fluctuation in the average amount held by each depositor. A decline in the ratio of increase shows a general depression of the industry of the State, which stops accumulation; a decline in the average deposit shows how far this depression has compelled those who have already begun to husband their earnings, to fall back upon these reserves for subsistence. While in Great Britain, we have seen a steady decline in the average, between 1831 and 1857, from \$161 to \$131, or \$30, in Massachusetts, in a like period, we witness the gratifying increase from \$140 to \$195, or \$55. This upward progress has, however, been marked by occasional pauses, and even retrogressions. The largest average was in 1853, when it reached \$199.05, having increased nearly \$20 in two years, but in the following year, 1854, the decline was equally rapid, for the average fell to \$189.88. At no time (until the present exceptional year) has there been an actual decline, either in the deposits or number of depositors. In Great Britain and Ireland the fact has been far otherwise. In Ireland, famine and emigration wrought such a change in the aggregate resources of the poor, that between 1846 and 1849, the deposits had declined from £2,924,910 to £1,223,851, and the depositors from 96,650, to 45,839. The decline had indeed brought the industrial savings to a lower point than where they had stood sixteen years before, the figures having stood in 1833—deposits, £1,327,122, depositors, 49,170.* A similar, though less marked decline, occurred in Great Britain. In England, between 1846 and 1848, the deposits fell from £26,759,817 to £24,985,730, and the depositors from 900,933 to 899,606. In Scotland, the decline was from £1,383,866 to £1,081,110, and in the number of depositors from 90,301 to 86,056. In Wales,

* It is true that the population of Ireland, at this period, actually declined; but the ratio of its decline bears no comparison to the decline of savings bank deposits. These, it will be seen, fell more than 100 per cent., while the decline in population between 1841 and 1851 was 1,622,000, or less than 20 per cent. In England, Wales, and Scotland, and in the whole United Kingdom taken together, the population considerably increased.

the decline in amount was slight, while the number of depositors experienced a slight increase. In the whole United Kingdom, the deposits declined, between 1846 and 1848, from £33,694,642 to £30,117,771, and it was not till 1852, after an interval of six years, that they recovered their former volume.

The history of the withdrawal of deposits in Great Britain is also valuable, as illustrating the important service which savings banks render to the laboring classes in periods of idleness or distress. In the seventeen years from 1841 to 1857 inclusive, the amount withdrawn by depositors exceeded the amount deposited by £3,114,136; yet, in spite of this, by the cumulative power of compound interest, the aggregate deposits increased, in the same period, £10,718,751. In nine out of the seventeen years, the withdrawals exceeded the deposits, and in the years 1847 and 1848, which were marked by great commercial distress in England, the excess of withdrawals over deposits was more than five millions of pounds sterling. These figures show how much more frequently in Great Britain than in our own State, the annual earnings of the poor prove inadequate to their subsistence, and how much oftener they are forced to rely on their accumulated savings. Our own returns do not state the amount of withdrawals, but there is no doubt that with us, even, they sometimes exceed the deposits. This was probably the case in 1857, when the yearly gain was only \$899,215, a sum considerably less than the interest upon the deposits of 1856. Nearly a million of dollars must have been withdrawn more than was deposited, in that disastrous year. In New York, the excess of withdrawals was more than \$1,700,000.

It is to be regretted that the annual withdrawals, as well as deposits, have not hitherto been stated in our savings bank returns. They are given both in England and New York, and we recommend that hereafter these returns be required to specify the amounts deposited and withdrawn during the year. We also recommend that savings banks be required, either at stated intervals, or at the special call of the legislature, to make return of their depositors by classes, according to the amounts standing to their credit. A special return might also give much other useful information, as to sex, age, (whether minors or adults) nationality, and occupation. Such information has always a high statistical value.

In this connection we would also repeat a recommendation made by this Board in their Report for 1856, that savings banks be required to furnish to the secretary, for publication, a statement of their condition at intervals of not more than three months. Such a statement need not be as full as the annual return now made on the call of the governor, but it should be so framed as to give substantial information to the public, as to the progress and standing of these most important moneyed institutions. They are the banks which hold the capital of the poorer classes, and publicity in all their operations, which is the best safeguard against fraud or imprudent management, is certainly not less important, than with respect to the management and condition of banks of discount, which hold the capital of the rich, and in all their dealings are subjected to the scrutiny of intelligent customers and stockholders. New York already requires two returns a year, and the subject of more frequent statements is beginning to be discussed in England.*

The investment of savings bank funds is a subject of some embarrassment, and complaints are frequently made by managers, that they cannot always find a use for their money in the investments authorized by law. As we have shown by reference to bank capital, the funds have accumulated faster than the channels for their employment, and the difficulty has hitherto seemed of a serious and growing character. The course of legislation has been, in some respects to enlarge, and in others to restrain the liberty of investment. The public stocks of the New England States, other than Massachusetts, have recently been added to the list of authorized securities, and we see no reason why this list might not, with equal safety and advantage, be enlarged by adding the public debt of the cities of Portland, Hartford, Providence, New York, Albany, and Brooklyn. All these cities possess an ample municipal property, and enjoy a high credit. The unhappy events which have plunged our country in a civil war, may, however, furnish the savings banks with abundant securities of a high order, without opening to them a wider choice than now exists by law. It is not probable that deposits will increase rapidly during the pendency of this struggle, but as the industry of the State returns to its wonted

* See London Economist for July 13, 1861.

channels, or finds new ones opened to it, as is now rapidly being done, the accumulations will again commence, and savings banks will be in the receipt of moneys both from deposits, and interest, and the payment of loans. It is to be hoped, that, both from motives of patriotism and of pecuniary advantage, large investments will be made in the debt of our own and the neighboring States, which have, with such alacrity, come forward, in the time of their country's peril, to pledge the wealth and the creative energies of their people, to sustain our national existence. These debts are based upon an ample property, upon a State credit which has never been tarnished, and upon the promises and faith of a people whose productive capacity, and habits of economy, could not be more forcibly illustrated than in the history of those very institutions whose aid they will now invoke. In urgently commending these State stocks to the attention of savings bank trustees, we do not, by any means, exclude from their favorable regard, the public stocks of the United States, of which we have elsewhere spoken. The pledge of the nation's faith and resources comprehends those of each and all the States, but in the creation of great local debts in every State, it will be necessary hereafter, more than ever before, to find a market for them among their own citizens, and the institutions which garner up the savings of those who individually possess too little to invest it for themselves.

We would also recommend, as has been done in a former Report, that savings banks be authorized to loan directly to the Commonwealth, as well as to invest in its public securities.

Notwithstanding the present and prospective prominence of public stocks, other investments will absorb a considerable portion of the funds of these institutions, and the character of each of those authorized by law, demands from us a passing notice. It is to be borne in mind, in the first place, that *safety* and not *profit* is the consideration mainly to be regarded in the investment of trust funds. There must be no ambition to make large dividends; no alluring of depositors by promise of extraordinary interest; no trenching on the ground reserved for banks of discount; and above all, no rivalry between savings banks themselves. All have not equal advantages of locality or association, and some will necessarily be more profitable than others. The location of a savings bank is not selected with

reference to the opportunities for investment, but solely with a view to facilitate and encourage the saving of those earnings, which might otherwise be wasted. A great diversity does, and must, on this account, exist, in the kinds of investment most favored by trustees in different parts of the Commonwealth.

Next to safety, *convertibility** is of the highest consequence. The funds of depositors are subject to withdrawal on short notice, and a considerable part of them must be so invested as to be readily turned into cash at any moment. It is not deemed wise to keep a large amount of cash on hand, and to obviate the necessity of it, deposits on interest in banks of discount are authorized by law. Formerly, the amount of these deposits was not restricted, but it is now limited to seven per cent. of the total deposits in the savings institution. We think the limit might safely be extended to ten per cent., provided the whole deposit should not exceed a certain amount. In New York, the limit for such deposits is twenty per cent., and not exceeding \$100,000, in any one bank.

The public stocks of which we have spoken, possess the element of convertibility in the highest degree. Next to these stand bank stocks. In ordinary times these can be readily sold, and without any considerable sacrifice on their fair value. This is especially true of the stocks of Boston banks, for which the daily sales at the brokers' board, and the weekly sales by auction, afford a constant market. Country bank stocks are only less convertible, because the circuit within which their value is known is more limited, and contains fewer buyers, but they seldom fail to bring a fair price, when required to be parted with. The present depression of bank stocks will probably lead savings banks to invest more guardedly in them in future, but as the causes of this depression are altogether temporary and exceptional, and the extent of their depreciation in value is greatly overestimated in the popular mind, we believe that that they will speedily regain their place in public favor.

* "Convertibility requires two concurrent circumstances: first, that the securities should be sufficiently extensive to *have a recognized place in the market*, so as to be familiarly known, and be constantly before the mind of buyers;—the second requirement is capability of *realization* without loss, or with as little as possible; and it is well known that, in this respect, convertibility is lessened, by placing too much of the investments on one particular security."—*Scratchley*.

Loans on stock collaterals stand next in order. If the securities are judiciously selected, and taken with a sufficient margin, such loans can usually be realized in a very short time ; but it is, unfortunately, too often true, that borrowers expect the greatest indulgence in the time of payment, so long as the security remains good, and managers are slow to press them, or to force the sale of their collaterals.

Loans upon the credit of individual names will, perhaps, be regarded as next in the rank of convertibility. This class of investments is somewhat peculiar to our State. In New York* it is prohibited altogether, and in England and France it is not included in the authorized classes, and even in our own Commonwealth it is permitted to be resorted to only when the deposits "*cannot be conveniently invested in any or all the modes*" otherwise specified. The language of the statute indicates that the legislature preferred other modes of investment, and permitted this to be availed of only when those previously enumerated should prove inadequate conveniently to absorb the accumulating funds. There have no doubt been periods when other investments could be less conveniently found than at present, and certain localities where it was not deemed prudent to lend on mortgage of a generally declining property, but we think that in the increasing abundance of public stocks, there will be less inducement hereafter than heretofore to invest on merely personal security, and that the limit, now fixed at fifty per cent. of the total deposits, might with propriety be restricted within narrower limits. Such would seem to be the prevailing sentiment in the Commonwealth, the average of personal loans in the whole State being less than 20 per cent. of the whole deposits. While there are many personal loans of a very high character, and upon which there is very small risk of loss, and also great readiness of convertibility, there are many others which are very slow and practically inconvertible. We think it highly desirable that such loans should be made upon a definite time, when they should be required to be paid ; but we do not, in making this suggestion, wish to be understood as sanctioning a

* Act of April 15, 1853, section 6. "Savings banks, or institutions for savings, are hereby prohibited from loaning the moneys deposited with them, or any part thereof, upon notes, bills of exchange, drafts, or any other personal securities whatever."

considerable class of loans upon personal security, which have obtained favor in certain localities, and which, if within the letter of the statute, are certainly foreign to its intention. We refer to loans upon what is essentially business paper. The form of these loans is according to the statute, the notes being signed by three parties, and they are usually written on a time which would fall within the limits of ordinary bank accommodation; but the makers are sometimes all partners of one house, and exposed to the same business risks; and to show that they themselves regard such notes as single name paper, they pledge their regular business paper for its security. We have observed often, that the class of paper so pledged is of an inferior character, being either too long, too remote, or too little known to meet with favor at the discount banks. We recall an instance last summer, when exchange in western cities ruled at ten per cent. and upwards, where all the collaterals held by a certain savings bank near Boston, for the notes of a respectable mercantile house, were payable in Illinois, Wisconsin and other western States, of which not a single piece could then have been discounted at a bank in State Street. It is true that they were taken at a margin, and this is usually the case; but they ought not to have been taken by a savings bank at all.

The operation of such loans is precisely this, that a merchant, having culled out of his "bills receivable" all such notes as he can get discounted at bank, carries the balance, which are either too long, or too poor, to be negotiated in the regular way, to a savings bank, where he gets a considerable loan upon them. He is enabled, by this process, not only to expand his own credit to an unwarrantable degree, but also to indulge his customers in longer credits than it is either well for them to have, or for him to give. The injury to the public and to the mercantile system is great and immediate. Long credits have done more than any other instrumentality (unless it be an unsound currency) to injure American trade. There is a growing conviction of this truth, and the spirit of legislation should promote, rather than impede, the introduction of a better system. We see no more simple method of preventing such a misuse of savings bank funds as we have pointed out, than by further restricting the amount which may be loaned on personal security.

Loans to cities, counties, and towns have not the element of convertibility, but they are usually a very safe kind of investment. We cannot but think, however, that the facility with which loans have been of late years procured by municipal corporations, both from savings banks and the free banks, (which are allowed to deposit such securities with the Auditor as a basis for their circulation,) has tempted them to increase their indebtedness to an unwise degree. There is great laxity in the manner of taking municipal loans, and legal questions have already arisen as to the authority of a town treasurer to bind the corporation he represented. The strictest formality should be required by the lender, both as to the manner of authorizing the loan, and as to the execution of that authority. Authority to make a specific loan, of a specified institution, is altogether preferable to a general authority to borrow not exceeding a certain sum; and when notes are given by a treasurer, some other authority should certify upon them, that they are duly given, and a certified copy of any vote authorizing the loan should invariably be required, and should be kept on file with the note. We desire to impress this caution earnestly upon bank managers, because we have had frequent occasion to object to the manner in which loans of this character have been authenticated.

The only investments remaining to be considered, are loans on mortgage. These in the form usually adopted—with a power of sale—are securities of the highest order. They are, however, among the slowest and least convertible of investments, and they need, therefore, to be selected with great caution, and with an eye to future contingencies. It is not prudent to loan on real estate which is declining in value, unproductive, or slow of sale as compared with other property. Property which yields an income is always safest, because it provides for the interest for which it is pledged. We highly approve the plan adopted by some institutions, which requires a certain percentage of the loan to be paid annually. Although it adds somewhat to the labors of the officers of the bank, it is a great safeguard against depreciation in the security, and it encourages thrift and economy in the borrower; and if the property is not of a kind to emancipate itself gradually from debt, it is not such as a savings bank ought to loan upon. There are now localities

within the Commonwealth, where, from a general depreciation in the value of real estate, the mortgages held by the local savings banks cannot be made to pay the debts for which they are held. The statute limit for mortgage investments is seventy-five per cent. of the deposits. We think it will be rarely found expedient, in practice, to approach this limit. The president of the largest savings bank in this country, after an experience of more than a quarter of a century, in a communication to a member of this Board, expresses the opinion, that "real estate securities may be safely taken to the extent of about one-third of the entire deposits."

The propriety of keeping a surplus fund to cover depreciation, has been discussed in former reports. We have seen that such a fund is maintained by the savings banks of the State of New York. It now amounts to nearly five per cent. on the total deposits. The statute (Act of May 6, 1839, section 3) authorizes it to be reserved to the extent of ten per cent. We think such a measure extremely judicious, and would recommend the adoption of a law in this Commonwealth permitting, and perhaps requiring, such a reserve.*

The present condition of the industry of the country will not encourage petitions for the incorporation of new savings banks, nor, in our opinion, would it justify the legislature in granting such petitions if presented. The facilities for depositing savings are already everywhere ample, and the number of small and languishing institutions is quite too large.

We would again remind the legislature that no notice is now required to be given to the Secretary of the Commonwealth of the organization of new savings banks. Such a notice is required of all other corporations chartered by the State, and it should be made obligatory also upon savings banks to give it. We recommend that a law be passed for that purpose.

* In contrast with the reserve of nearly \$3,000,000 held in New York, may be mentioned a deficiency of more than £4,500,000, which exists in Great Britain, being more than ten per cent. upon the deposits. This deficiency has arisen from allowing to depositors a greater interest than investments have realized. As the faith of the government, which holds the deposits, is usually considered to be pledged to the depositors, it is not supposed that they will suffer any eventual loss.

The separation of savings banks from banks of discount, which has been frequently advocated by our predecessors, needs to be again urged. There are at present twenty-seven such institutions, which are located in the same rooms with banks of discount, and managed by the same officers. The evils resulting from this practice are manifold. There is danger of relations growing up between the two institutions more intimate than the law allows, and it is almost certain that the interests of one or the other will be, sooner or later, neglected. The experienced manager whose opinions we have already once quoted, lays it down as an axiom, that savings bank officers "should be free from entanglements with other moneyed institutions." In our examinations we have often found the books of a savings bank sadly in arrear, because the treasurer had been too much occupied with his duties as cashier, to keep them written up. Nothing is of more dangerous tendency than a neglect to keep the transactions of a moneyed corporation properly entered and posted.

While we have thus endeavored to point out the principles by which we believe institutions for savings should be governed, and have not hesitated to indicate some grave departures from them, we are satisfied that, in the main, the savings banks of the Commonwealth are well and prudently conducted. The managers of them seem, in general, to realize the high responsibilities which rest upon them as the trustees and guardians of the poor, and we are glad to observe that the manner of conducting their business is becoming every year more systematic and uniform.

They need also the vigilant eye and the fostering hand of the legislature, not to embarrass their progress by too many enactments, but to watch the successive steps of their development, and to help it onward.

Before the foregoing pages had left the printer's hands, the returns of savings banks for 1861 had been received. We were not unprepared to learn that a decline had been experienced, both in the amount of deposits, and the number of depositors, and such we find the fact to be. The deposits on the day of the return—October 26, 1861—amounted to \$44,785,438.56, a decline since 1860 of \$268,797.25, and the number of depositors was 225,058, a decline of 5,010.

When we consider the momentous nature of the struggle in which we are engaged, growing out of an attempt to destroy the whole fabric of the government, and thereby involve in a common ruin all public and private credit, it is only to be wondered at that the decline has been so small. Want of employment among the laboring classes has, no doubt, contributed, in some degree, to bring about this result. It has prevented the making of new deposits, and it has caused those of former years to be withdrawn; but this period of idleness is passing by, and either in the military service of the country, or in those channels of industry which the war itself has opened, an average amount of occupation will be found. But we incline to believe that two other causes have contributed to the decrease of deposits more potently than this—apprehension of loss, and withdrawals for investment in the national loans. Throughout the year there has been a continual drain upon the banks, occasioned by fear of loss from their failure, or through the interference of the government. When we consider how large a proportion of depositors are foreigners, strangers to the country, and only partially acquainted with its institutions, that they have been educated to look upon governments with suspicion, and *that in their own country, all the funds of savings banks are in the custody and control of the government, and invested in its securities*,* it is not surprising that they should have taken alarm, and believed their hard-earned savings to be in peril. To a large extent it is known that the moneys withdrawn from this cause have been hoarded. These apprehensions also will pass away, and it is gratifying to record that the influence of those whom our adopted citizens are wont most highly to respect, and upon whose counsels they are accustomed to rely, has been uniformly exerted to allay these fears, and to prove them groundless. We cannot doubt, also, that to a considerable extent withdrawals have taken place for investment in the national loans. The rate of interest on these securities being higher than that paid by savings banks, has doubtless

* In Great Britain the funds of savings banks and friendly societies are all placed in the hands of the Commissioners for the reduction of the national debt, and by them invested in public stocks. We have already mentioned in a note to page 169, that a serious loss of assets has resulted from this management.

attracted a large number of those who usually deposit in considerable sums, and it was specially to attract this class, that the government bonds have been issued in denominations so much smaller than has been customary heretofore.

GEORGE WALKER.

J. FREDERIC MARSH.

The undersigned cannot agree with his colleagues in the opinion expressed in this Report that it is desirable to restrict within narrower limits the amount which the savings institutions may now loan upon personal security. The legislature wisely extended to them such privileges as would best enable them to manage the funds intrusted to their care ; and I am aware of no sufficient reason for "embarrassing their progress" by abridging any of the modes of investment now permitted. With this exception, I most heartily subscribe to the preceding Report.

W. D. FORBES.

BOSTON, October 15, 1861.

A P P E N D I X .

N o. 1.

[See p. 144.]

BANK COMMISSIONERS' OFFICE, BOSTON, }
February 9, 1861. }

DEAR SIR,—Application has been made to this Board to give a practical construction to section 51 of chapter 57 of the General Statutes, relating to cashiers' bonds. A question has arisen, whether each bond must have two sureties liable in its full amount, making an aggregate liability, under all the bonds, of a principal and two sureties for at least twenty thousand dollars; or, whether the liability of sureties may not be so divided as to equal that of one surety only in that sum. The latter practice prevails to a considerable extent, and doubts have arisen in the minds of bank officers and of this Board, whether it is in conformity with the statute.

It has also been made a question, whether, upon the renewal of a bank charter, the bonds of its officers must be renewed.

Deeming it proper that, upon important legal questions, we should be guided by the advice of the law officer of the government, we request your opinion upon the questions propounded, in such form that it may be communicated to the bank officers of the Commonwealth.

We have the honor to be, very respectfully, your ob't servants,

J. FREDERIC MARSH,

W. D. FORBES,

GEORGE WALKER,

*Bank Commissioners.**The Attorney-General.*ATTORNEY-GENERAL'S OFFICE, }
February 12, 1861. }

TO J. FREDERIC MARSH, W. D. FORBES, GEORGE WALKER, Esqs.,
Bank Commissioners :

GENTLEMEN,—I have the honor to acknowledge the receipt of your favor of 9th current, requesting my opinion upon the construction of the following section of the General Statutes :

Chap. 57, Sect. 51. "The cashier, before he enters on the duties of his office, shall give a bond or bonds, with two or more sureties to the satisfaction of the directors, conditioned for the faithful performance of the duties of his office; and in no case shall bonds be taken for a less sum than twenty thousand dollars."

Under the provisions of this section, if one bond only is given for the whole amount, two sureties are necessary; and if several bonds are taken, the aggregate of which is twenty thousand dollars, each of them must be executed by at least two sureties.

It is the plain intent of the statute that the fidelity of every cashier shall be secured by the names of two sureties, and that the whole amount of security shall not be less than twenty thousand dollars. The permission to divide this amount into several bonds, each of less magnitude, was intended for the convenience of cashiers and their sureties, but not to deprive the banks of the security of at least two names for the whole and every part of the sum required.

The second question proposed is, "Whether upon the renewal of a bank charter, the bonds of its officers must also be renewed."

In my opinion, whenever a bank charter is renewed, new bonds ought to be given by all its officers. The expiration of the charter is the natural termination of the existence of the corporation; and persons who have assumed the liabilities of sureties for bank officers, have the right to claim that their engagement is then terminated, and cannot be extended over another term of years by a renewal of the charter being granted by the legislature, a contingent event over which they can exercise no control.

Very respectfully, your obedient servant,

DWIGHT FOSTER, *Attorney-General.*

OFFICE OF THE BANK COMMISSIONERS, BOSTON, }
February 15, 1861. }

To the *President and Directors of the Bank:*

GENTLEMEN,—The subjoined opinion of the Attorney-General of the Commonwealth, with reference to the law regulating the bonds of cashiers, seems to us of such importance as to require it to be specially communicated to bank managers throughout the Commonwealth. We trust that no change may be required in the cashier's bonds held by your institution, to make them conform to the statute as thus expounded by the Attorney-General; but, if it should prove otherwise, you will see the necessity of having them so made at the earliest possible moment.

Very respectfully, your obedient servants,

J. FREDERIC MARSH,

W. D. FORBES,

GEORGE WALKER,

Bank Commissioners.

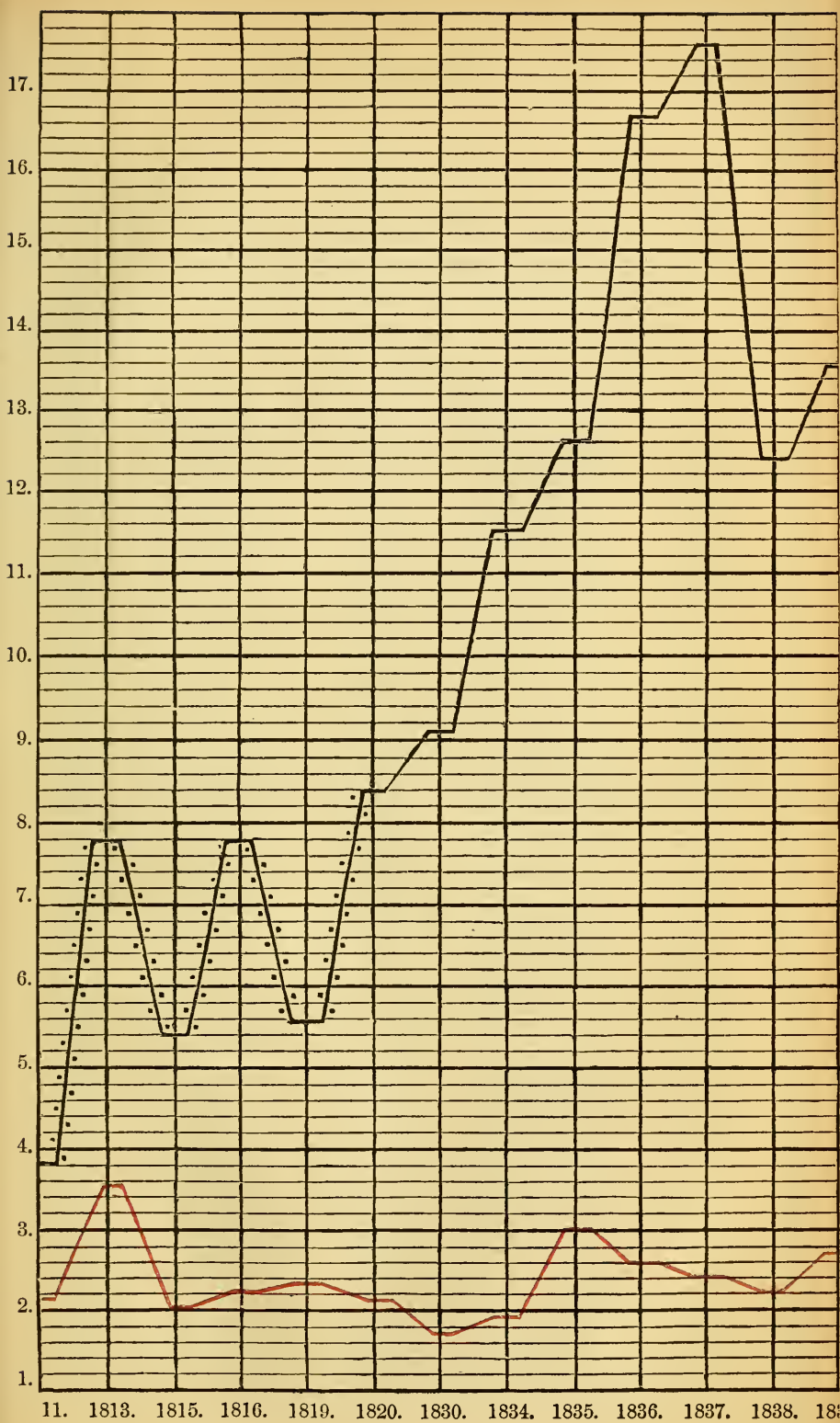
No. 2.

[See p. 146.]

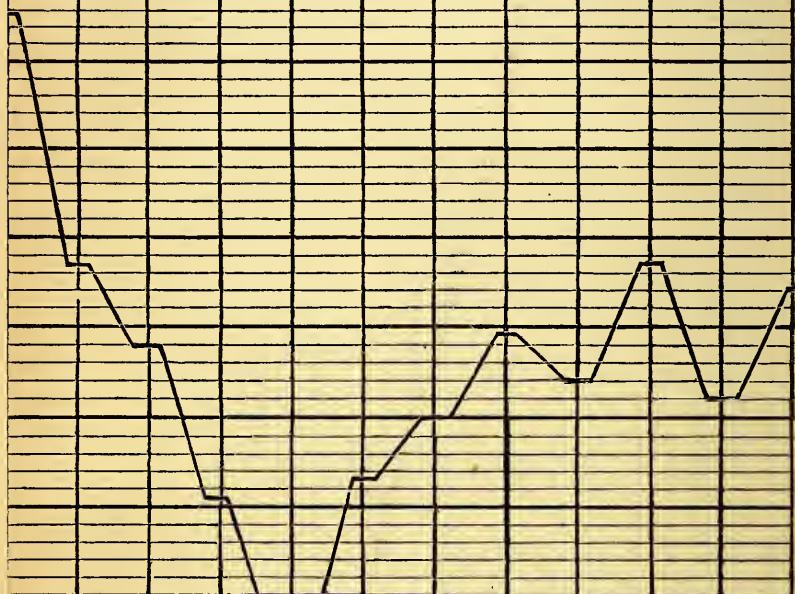
TABLE showing the Specie in Bank, and the Circulation and Deposits of all the Banks in the United States, from 1811 to 1859, inclusive.
(Prepared by J. V. YATMAN, Esq., of New York.)

YEAR.	Specie in Bank.	Specie in Bank to each person of population.	Bank currency, or Deposits and Circulation.	Bank currency to each person of population.	Percentage of specie to Bank currency.
1811, .	\$15,400,000 00	\$2 06	\$28,100,000 00	\$3 76*	55
1813, .	28,000,000 00	3 52	62,000,000 00	7 80*	45
1815, .	17,000,000 00	2 02	45,500,000 00	5 40*	37
1816, .	19,000,000 00	2 19	68,000,000 00	7 84*	28
1819, .	21,500,000 00	2 29	53,000,000 00	5 64*	40
1820, .	19,820,240 00	2 06	80,813,814 00	8 38*	24 $\frac{1}{2}$
1830, .	22,114,917 00	1 72	116,883,326 00	9 08*	19
1834, .	26,641,753 00	1 85	170,506,556 00	11 82	15 $\frac{1}{2}$
1835, .	43,937,625 00	2 96	186,773,860 00	12 58	23 $\frac{1}{2}$
1836, .	40,019,594 00	2 62	255,405,478 00	16 73	15 $\frac{1}{2}$
1837, .	37,915,340 00	2 41	276,583,075 00	17 61	13 $\frac{1}{2}$
1838, .	35,184,112 00	2 18	200,830,094 00	12 44	17 $\frac{1}{2}$
1839, .	45,132,673 00	2 72	225,411,141 00	13 58	20
1840, .	33,105,155 00	1 94	182,665,429 00	10 70	18
1841, .	34,813,958 00	1 98	172,180,315 00	9 82	20
1842, .	28,440,423 00	1 58	146,142,881 00	8 10	19 $\frac{1}{2}$
1843, .	33,515,806 00	1 80	114,732,236 00	6 18	29
1844, .	49,898,269 00	2 61	159,718,431 00	8 34	30
1845, .	44,241,242 00	2 24	177,629,357 00	9 00	25
1846, .	42,012,095 00	2 06	202,465,497 00	9 94	21
1847, .	35,132,516 00	1 67	197,312,299 00	9 38	17
1848, .	46,369,765 00	2 14	231,733,268 00	10 67	20
1849, .	43,619,368 00	1 94	205,922,038 00	9 18	21
1850, .	45,379,345 00	1 96	240,953,121 00	10 39	19
1851, .	48,671,048 00	2 03	284,122,963 00	11 86	17
1852, .	51,153,548 00	2 07	328,906,080 00	13 31	15 $\frac{1}{2}$
1853, .	54,008,615 00	2 12	348,094,331 00	13 65	15 $\frac{1}{2}$
1854, .	59,410,253 00	2 26	392,877,951 00	14 95	15
1855, .	53,944,546 00	1 99	377,352,565 00	13 93	14
1856, .	59,314,063 00	2 13	408,453,612 00	14 64	14 $\frac{1}{2}$
1857, .	58,349,838 00	2 03	445,130,174 00	15 50	13
1858, .	74,412,832 00	2 52	341,140,393 00	11 55	22 $\frac{1}{2}$
1859, .	104,537,818 00	3 44	452,875,096 00	14 90	23

* Circulation only.

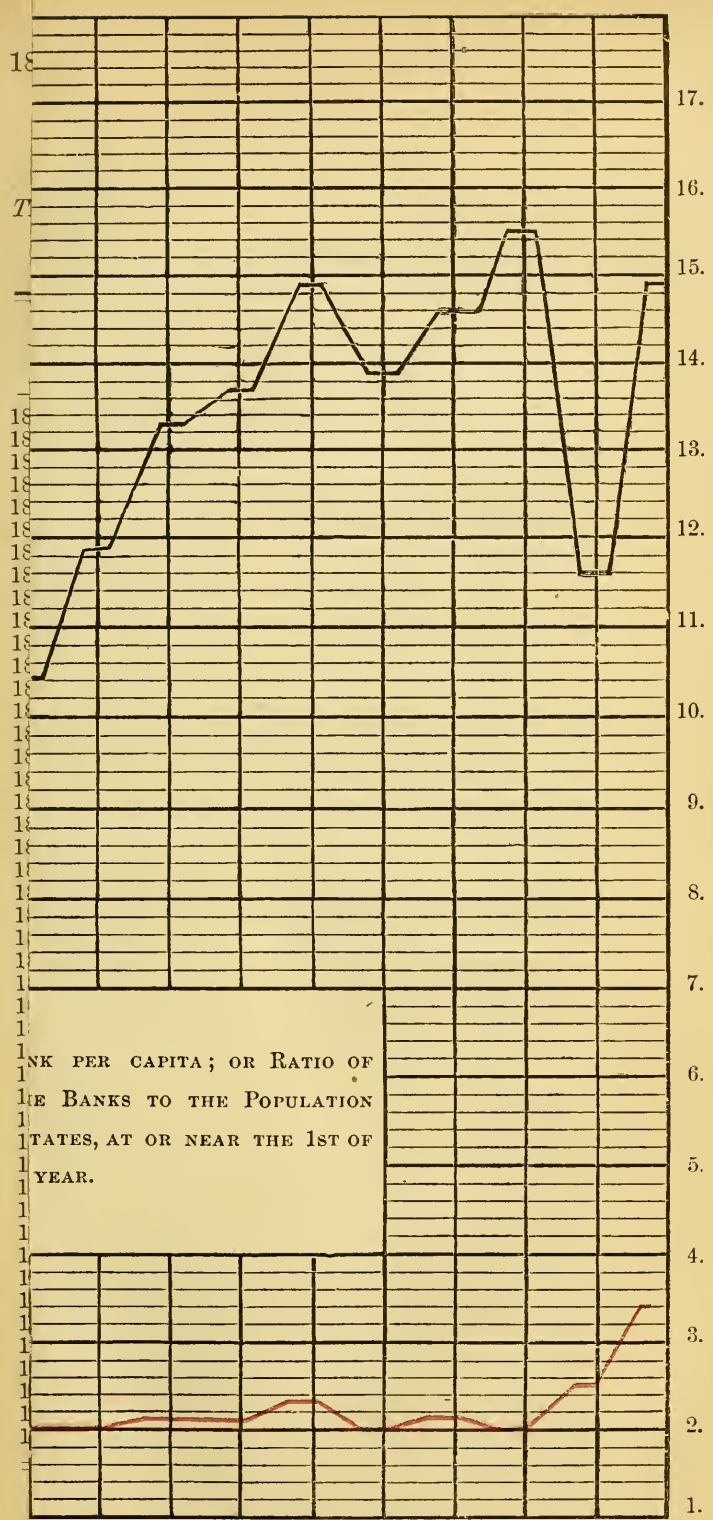


BANK CURRENCY PER CAPITA; OR RATIO OF
THE DEPOSITS AND CIRCULATION OF THE BANKS
TO THE POPULATION OF THE UNITED STATES, AT OR
NEAR THE 1ST OF JANUARY IN EACH YEAR.



SPECIE IN BA
THE SPECIE IN TH
OF THE UNITED S
JANUARY IN EACH





Ratio of Banks per capita; or Ratio of
the Banks to the Population
of the States, at or near the 1st of
January.

No. 3.

[See p. 146.]

TABLE exhibiting the Capital of the Banks of Massachusetts, and the amount of their immediate liabilities, or Circulation and Deposits, and the Specie on hand, in each year, from 1815 to 1860, inclusive.

YEAR.	Capital.	Aggregate Deposits and Circulation.	Specie.	Percentage of Specie to Deposits and Circulation.
1815, .	\$11,287,500 00	\$5,658,502 00	\$3,277,884 00	57.89
1816, .	12,425,000 00	4,523,800 00	1,430,200 00	31.61
1817, .	11,570,900 00	5,771,902 00	1,589,742 00	27.54
1818, .	9,748,425 00	5,679,665 00	1,147,920 00	20.21
1819, .	10,374,750 00	6,492,503 00	1,040,102 00	16.02
1820, .	10,600,000 00	5,759,420 00	1,304,600 00	22.65
1821, .	9,800,000 00	8,548,447 00	2,784,614 00	32.52
1822, .	10,821,125 00	6,297,240 00	890,000 00	14.13
1823, .	11,650,000 00	6,550,411 00	911,112 00	13.90
1824, .	12,907,300 00	8,973,050 00	1,777,131 00	19.80
1825, .	14,535,000 00	6,223,210 00	1,039,120 00	16.53
1826, .	16,649,996 00	6,281,135 00	1,323,820 00	21.07
1827, .	18,702,150 00	8,445,045 52	1,711,035 61	20.26
1828, .	20,140,000 00	7,054,819 64	1,225,294 42	17.22
1829, .	20,420,000 00	7,293,017 51	987,210 47	13.52
1830, .	19,295,000 00	8,699,047 04	1,258,444 05	14.46
1831, .	21,439,800 00	12,141,282 62	919,959 73	7.57
1832, .	24,520,200 00	10,061,826 33	902,205 78	8.96
1833, .	28,236,250 00	11,605,293 04	922,309 84	7.94
1834, .	29,409,450 00	12,560,200 47	1,160,296 09	9.23
1835, .	30,410,000 00	15,852,624 30	1,136,444 30	7.16
1836, .	34,478,110 00	19,676,766 44	1,455,230 47	7.39
1837, .	38,280,000 00	18,740,316 73	1,517,984 02	8.10
1838, .	34,630,000 00	16,523,154 77	2,394,624 24	14.49
1839, .	34,485,600 00	12,642,733 00	1,838,272 99	14.54
1840, .	33,750,000 00	16,370,292 80	2,991,804 50	18.33
1841, .	33,360,000 00	16,654,011 55	3,111,837 84	18.69
1842, .	32,631,060 00	14,180,071 48	2,682,309 55	18.91
1843, .	31,089,800 00	16,518,083 19	7,298,815 69	44.18
1844, .	30,020,000 00	24,417,463 19	4,587,140 80	18.78
1845, .	30,970,000 00	26,007,819 91	3,357,904 35	12.90
1846, .	31,160,000 00	24,051,290 42	3,054,755 68	12.70
1847, .	32,113,150 00	27,461,917 38	3,943,973 58	14.36
1848, .	32,985,000 00	21,290,999 48	2,578,030 32	12.10
1849, .	34,630,011 00	25,576,252 22	2,749,917 32	10.75
1850, .	36,925,050 00	28,182,653 84	2,993,178 29	10.62
1851, .	38,265,000 00	32,664,473 47	2,478,858 78	7.58
1852, .	43,270,500 00	36,713,625 75	3,563,782 52	9.76
1853, .	49,050,175 00	44,628,122 85	3,731,764 56	8.36
1854, .	54,492,660 00	44,150,353 32	3,828,402 88	8.67
1855, .	58,632,350 00	45,089,304 55	4,409,402 35	9.77
1856, .	58,598,800 00	50,913,441 02	4,555,571 41	8.94
1857, .	60,319,720 00	37,079,966 49	3,611,097 45	9.73
1858, .	61,819,825 00	52,915,444 36	11,112,715 72	21.
1859, .	64,519,200 00	51,335,958 88	7,532,647 09	14.67
1860, .	66,307,962 00	52,243,114 00	7,025,887 00	13.44

No. 4.

[See p. 148.]

TABLE showing the number of times each of the Banks in Boston has, in any Month, from October 1, 1860, to September 30, 1861, shown a weekly average of less than 15 per cent. in Specie, as required by General Statutes, chapter 57, section 19.

[illegible]

No. 5.

[See p. 150.]

TABLE (1st.) showing Average Condition of the Banks out of Boston for each Month during the Year, October, 1860, to October, 1861, as appears by their returns to the Secretary.

DATE.	Capital.	Loans, &c.	Specie.	Deposits.	Circulation.	Aggregate Dep. and Circulation.	Percentage of specie to Dep. & Cir.
1860.							
November 3,	\$28,746,980 00	\$50,989,549 00	\$1,645,549 00	\$9,550,716 00	\$17,227,249 00	\$26,777,965 00	.0614
December 1,	28,746,980 00*	50,310,947 00	1,596,957 00	8,481,087 00	16,573,032 00	25,054,126 00	.0637
1861.							
January 5,	28,757,060 00	47,918,222 00	1,512,024 00	7,720,141 00	14,274,565 00	21,994,706 00	.0687
February 2,	28,762,500 00	47,435,426 00	1,545,831 00	7,879,042 00	13,698,286 00	21,577,328 00	.0721
March 2,	28,762,500 00	47,164,531 00	1,591,335 00	7,681,533 00	13,483,045 00	21,104,578 00	.0752
March 30,	28,962,500 00	47,268,673 00	1,633,093 00	8,044,074 00	13,624,872 00	21,668,946 00	.0753
May 4,	28,962,500 00	47,257,018 00	1,654,199 00	8,537,615 00	14,742,944 00	23,280,559 00	.0710
June 1,	28,962,500 00	46,315,109 00	1,710,423 00	8,157,318 00	13,838,699 00	21,996,017 00	.0777
June 29,	28,962,500 00	45,677,526 00	1,751,873 00	8,002,613 00	13,028,131 00	21,030,744 00	.0833
August 3,	28,962,500 00	45,549,601 00	1,748,406 00	8,114,202 00	12,853,481 00	20,967,683 00	.0833
August 31,	29,087,500 00	45,341,855 00	1,771,346 00	7,903,831 00	12,438,515 00	20,342,346 00	.0870
October 5,	29,087,500 00†	45,958,804 00	1,792,663 00	8,033,002 00	12,580,654 00		
Average for year,	\$28,896,960 00	\$47,265,772 00	\$1,662,808 00	\$8,175,431 00	\$14,030,290 00	\$22,205,721 00	.0748

* No return from Berkshire Bank for December, its absence supplied by return for October.

† No return from Miller's River Bank for September, its absence supplied by return for August.

TABLE (2d.) showing Average Monthly Condition of Banks in Boston, compiled from their Weekly Returns, October 1, 1860, to October 1, 1861.

DATE.	Capital.	Loans, &c.	Specie.	Deposits.	Circulation.	Circulation and Deposits.	Percentage of Specie.
1860.							
October, . . .	\$37,694,200 00	\$64,288,858 00	\$5,219,865 00	\$20,571,641 00	\$7,805,448 00	\$28,377,089 00	18.39
November, . .	38,006,700 00	63,749,896 00	4,533,186 00	19,273,267 00	7,612,851 00	26,886,118 00	16.48
December, . .	38,231,700 00	61,611,783 00	3,647,036 00	17,485,099 00	6,816,045 00	24,301,144 00	15.00
1861.							
January, . . .	38,231,700 00	62,814,691 00	4,340,259 00	18,423,370 00	6,734,466 00	25,157,836 00	14.09
February, . .	38,231,700 00	63,145,555 00	4,648,366 00	17,971,854 00	6,308,969 00	24,280,823 00	19.14
March, . . .	38,231,700 00	62,566,847 00	5,143,046 00	18,153,955 00	6,169,721 00	24,323,676 00	21.14
April, . . .	38,231,700 00	62,493,519 00	5,761,986 00	19,251,642 00	6,669,958 00	25,921,600 00	22.23
May, . . .	38,231,700 00	61,282,968 00	6,101,327 00	18,597,308 00	6,662,043 00	25,259,351 00	23.75
June, . . .	38,231,700 00	60,440,158 00	6,035,024 00	18,818,649 00	6,343,960 00	25,162,609 00	23.97
July, . . .	38,231,700 00	60,240,310 00	6,310,249 00	18,312,685 00	6,546,989 00	24,859,674 00	25.38
August, . . .	38,231,700 00	63,770,278 00	6,509,904 00	18,474,073 00	6,337,828 00	24,811,901 00	26.23
September, . .	38,231,700 00	63,348,473 00	6,294,258 00	21,555,739 00	6,355,042 00	27,910,781 00*	22.55
Average for year,	38,168,158 00	62,479,445 00	5,378,709 00	18,907,460 00	6,696,943 00	25,604,303 00	21.00

* This includes United States deposits on account of the National loan.

TABLE (3d.) showing Average Monthly Condition of all Banks in the Commonwealth, from October, 1860, to October, 1861, compiled from the foregoing tables.

DATE.	Capital.	Loans, &c.	Specie.	Deposits.	Circulation.	Circulation and Deposits.	Percentage of Specie.
1860.							
October, . . .	\$66,441,180 00	\$115,278,407 00	\$6,865,414 00	\$30,122,357 00	\$25,032,697 00	\$55,155,054 00	12.44
November, . . .	66,753,680 00	114,060,843 00	6,130,143 00	27,754,354 00	24,185,890 00	51,940,244 00	11.80
December, . . .	66,988,760 00	109,530,005 00	5,159,060 00	25,905,240 00	21,093,610 00	46,298,850 00	11.14
1861.							
January, . . .	66,994,200 00	110,250,117 00	5,886,090 00	26,302,412 00	20,342,752 00	46,645,164 00	12.51
February, . . .	66,994,200 00	110,310,086 00	6,239,701 00	25,653,387 00	19,792,014 00	45,445,401 00	13.72
March, . . .	67,194,200 00	110,835,520 00	6,776,139 00	26,198,029 00	19,794,593 00	45,992,622 00	14.73
April, . . .	67,194,200 00	109,750,537 00	7,416,185 00	27,789,257 00	21,412,902 00	49,202,159 00	15.09
May, . . .	67,194,200 00	107,598,077 00	7,811,750 00	26,754,626 00	20,500,742 00	47,255,368 00	16.53
June, . . .	67,194,200 00	106,117,684 00	7,786,897 00	26,821,262 00	19,362,091 00	46,183,353 00	16.86
July, . . .	67,194,200 00	105,789,911 00	8,058,655 00	26,426,887 00	19,400,470 00	45,827,357 00	17.60
August, . . .	67,319,200 00	109,112,133 00	8,280,250 00	26,377,904 00	18,776,353 00	45,154,257 00	18.33
September, . . .	67,319,200 00	109,307,277 00	8,086,921 00	29,588,741 00	18,935,696 00	48,524,437 00	16.66
Average for year,	\$67,065,118 00	\$108,911,716 00	\$7,041,434 00	\$27,082,871 00	\$20,719,151 00	\$47,802,022 00	14.73

No. 6.

[See p. 155.]

TABLE exhibiting the number, condition and progress of the Savings Banks of Massachusetts, in each Year, from 1834 to 1860, inclusive. (Returns first required by Act 1834, ch. 190.)

YEAR.	No. of Banks.	Number of depositors.	Increase in No. of depositors over previous year.	Percentage of increase.	Amount of deposits.	Increase in amt of deposits over previous year.	Percentage of increase.	Average to each depositor.	Population of Massachusetts.	Deposits to each person of population.	Percentage of population who are depositors.	Expense of management.	Percentage of expense to total deposits.	Average dividends (nearly).
1834,	22	24,256	—	—	\$3,407,773 00	\$513,597 00	—	\$140 49	610,408*	\$5 58	4†	\$10,968 00		
1835,	27	27,232	2,976	12	3,921,370 00	\$513,597 00	15	143 99	—	—	—	12,066 00		
1836,	28	29,786	2,554	9	4,374,578 00	453,208 00	11½	146 19	—	—	—	14,413 00		
1837,	30	32,564	2,778	9½	4,781,426 00	406,848 00	9½	146 51	—	—	—	17,504 00	.033	
1838,	30	33,063	499	1½	4,869,393 00	87,967 00	2	147 27	—	—	—	18,329 00		
1839,	30	36,686	3,623	11	5,608,159 00	738,766 00	15½	152 86	—	—	—	17,204 00		
1840,	31	37,470	784	2	5,819,554 00	211,395 00	3½	157 98	737,699	7 88	5†	17,952 00		
1841,	30	41,423	3,953	10½	6,714,182 00	894,628 00	15½	162 08	—	—	—	19,248 00		
1842,	—	42,587	1,164	2½	6,900,451 00	186,270 00	2½	162 03	—	—	—	—	.029	5½ per cent.
1843,	31	43,217	630	1½	6,935,547 00	35,095 00	½	160 40	—	—	—	20,777 00		
1844,	31	49,699	6,482	15	8,261,345 00	1,325,798 00	19	166 23	—	—	—	22,688 00		
1845,	33	58,178	8,479	17	9,813,288 00	1,551,943 00	18½	168 66	—	—	—	27,017 00		
1846,	38	62,893	4,715	8	10,680,933 00	867,645 00	7½	169 82	—	—	—	29,307 00		
1847,	39	68,312	5,419	8½	11,780,813 00	1,099,880 00	10	172 45	—	—	—	34,490 00	.029	5½

1818,	41	69,891	1,582	21 $\frac{3}{4}$	\$11,970,418 00	\$189,635 00	11 $\frac{1}{4}$	\$171 26	—	—	—	\$36,405 00
1819,	43	71,629	1,735	21 $\frac{1}{2}$	12,111,554 00	141,106 00	13 $\frac{3}{4}$	169 08	—	—	—	37,361 00
1850,	45	78,823	7,194	10	13,660,024 00	1,548,471 00	13	174 57	994,514	\$13 73	8§	41,681 00
1851,	45	86,537	7,715	9 $\frac{3}{4}$	15,554,089 00	1,894,065 00	14	179 73	—	—	—	43,707 00
1852,	53	97,353	10,816	12 $\frac{1}{2}$	18,401,308 00	2,847,219 00	12	189 01	—	—	—	49,380 00
1853,	60	117,404	20,051	20 $\frac{1}{2}$	23,370,102 00	4,968,794 00	27	199 05	—	—	—	59,071 00
1854,	73	136,054	19,250	16 $\frac{1}{2}$	25,936,858 00	2,566,756 00	11	189 88	—	—	—	63,471 00
1855,	80	148,263	11,609	8 $\frac{1}{2}$	27,296,217 00	1,257,359 00	4 $\frac{3}{8}$	184 10	1,132,369	24 12	13||	77,757 00
1856,	81	165,484	17,221	11 $\frac{1}{2}$	30,373,447 00	3,077,231 00	10 $\frac{3}{4}$	184 15	—	—	—	89,308 00
1857,	86	177,375	11,891	8	33,015,757 00	2,642,310 00	8 $\frac{3}{8}$	186 13	—	—	—	102,027 00
1858,	86	182,655	5,280	3	33,914,972 00	899,215 00	2 $\frac{3}{8}$	185 67	—	—	—	105,339 00
1859,	86	205,409	22,754	12 $\frac{1}{2}$	39,424,419 00	5,509,647 00	16	191 93	—	—	—	107,951 00
1860,	89	230,068	24,659	12 $\frac{1}{4}$	45,054,236 00	5,620,817 00	14 $\frac{1}{8}$	195 83	1,231,065	36 59	18 $\frac{3}{8}a$	112,264 00

6 $\frac{7}{12}$

.026

6 $\frac{3}{4}$

.028

* In 1830.

† Or 1 person in 25.

‡ Or 1 person in 20.

§ Or 1 person in 12 $\frac{1}{2}$.

|| Or 1 person in less than 8.

a Or 1 person in 5 4-10.

No. 7.

[See p. 156.]

TABLE showing the Progress of Savings Banks and Deposits in Friendly Societies in Great Britain, 1829 to 1857, inclusive. (From Appendix to Parliamentary Report of Committee of Savings Banks, 1857-8.)

Year ending Nov. 20.	Number of accounts, (Depositors.)	Increase or Decrease.	Amount de- posited, including interest.	Increase or Decrease.
1829, .	409,714	—	£14,314,192	—
1830, .	427,830	18,116 Increase.	14,616,936	£305,744 Increase.
1831, .	436,670	8,840 “	14,575,165	41,771 Decrease.
1832, .	440,861	4,191 “	14,740,290	2,843 Increase.
1833, .	470,783	29,922 “	15,585,269	844,979 “
1834, .	507,836	37,053 “	16,766,502	1,181,233 “
1835, .	547,040	39,204 “	18,002,461	1,235,959 “
1836, .	599,580	52,540 “	19,486,405	1,483,944 “
1837, .	636,339	36,759 “	20,439,932	943,527 “
1838, .	703,529	67,190 “	22,346,080	1,916,148 “
1839, .	748,718	45,189 “	23,522,622	1,176,542 “
1840, .	798,387	49,619 “	24,688,814	1,166,192 “
1841, .	841,548	43,171 “	25,781,638	1,092,824 “
1842, .	875,086	33,528 “	26,768,580	986,942 “
1843, .	935,745	60,659 “	28,786,603	2,018,023 “
1844,* .	1,012,475	76,730 “	31,275,636	2,489,033 “
1845, .	1,063,418	50,943 “	32,661,924	1,386,288 “
1846, .	1,108,546	45,128 “	33,694,642	1,032,718 “
1847, .	1,096,086	12,460 Decrease.	32,168,733	1,525,909 Decrease.
1848, .	1,057,422	38,664 “	30,117,771	2,059,962 “
1849, .	1,087,909	30,487 Increase.	30,640,291	522,520 Increase.
1850, .	1,113,585	25,676 “	31,208,322	568,031 “
1851, .	1,161,696	48,111 “	32,671,595	1,463,273 “
1852, .	1,209,934	48,238 “	34,222,509	1,550,914 “
1853, .	1,260,377	50,443 “	35,748,485	1,525,976 “
1854, .	1,278,439	18,062 “	35,935,629	187,144 “
1855, .	1,305,397	26,958 “	36,503,480	367,851 “
1856, .	1,342,232	36,835 “	36,898,348	594,868 “
1857, .	1,366,560	24,328 “	37,090,558	192,210 “

* Friendly Societies included.

No. 8.

[See p. 156.]

TABLE showing the Condition and Progress of the Savings Banks of the State of New York since uniform returns were required by law, (Act 1857, ch. 136,) 1858 to 1861, inclusive.

	1858.	1859.	1860.	1861.
Number of Institutions,	54	57	64	71
Due to Depositors,	\$41,472,672 00	\$48,194,847 00	\$58,178,160 00	\$67,440,397 00
Other Liabilities,	25,651 00	20,046 00	23,097 00	20,095 00
Excess of Assets over Liabilities,*	2,437,668 00	2,472,710 00	2,552,139 00	2,949,260 00
Percentage of Surplus,	5.88	5.42	4.38	4.37
Average to each Depositor,	\$203 24	\$209 47½	\$208 91	\$224 28
Increase of Deposits over previous year,	—	6,772,175 00	9,983,313 00	9,262,237 00
Percentage of Increase,	—	16.34	20.71	15.92
Open accounts, (number of Depositors,)	203,804	230,074	273,697	300,693
Increase of Depositors over previous year,	—	26,270	43,623	26,996 00
Percentage of Increase,	—	12.88	18.96	9.86
Whole amount deposited during the year,	\$24,830,442 00	\$26,514,144 00	\$30,808,383 00	\$34,934,271 00
Whole amount withdrawn during the year,	26,541,682 00	21,789,493 00	23,308,109 00	28,308,414 00
Interest received during the year,	2,643,615 00	2,595,489 00	3,049,924 00	3,682,158 00
Interest credited to Depositors during the year,	2,070,851 00	2,197,787 00	2,610,924 00	2,834,249 00
Population of State,	3,466,212 (in 1855.)	—	3,851,563	—
Percentage of population depositing,	5.88†	—	7.16†	—
Amount of deposits to each person of population,	\$12 66	—	\$15 79	—

* Surplus fund, authorized to be accumulated by Act 1849, ch. 247, sect. 3.

† Or one person in 17.

‡ Or one person in 14.



ABSTRACTS

OF THE

RETURNS FROM THE BANKS,

AND FROM THE

INSTITUTIONS FOR SAVINGS

IN

MASSACHUSETTS.

1861.

PREPARED FROM OFFICIAL RETURNS

BY OLIVER WARNER,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1861.

Commonwealth of Massachusetts.

SECRETARY'S DEPARTMENT, BOSTON, January 1, 1862.

To the Honorable, the Senate and the House of Representatives :

I have the honor to submit for the information of the Legislature, the Abstract of the Annual Returns of the several Banks and Savings Institutions in the Commonwealth, exhibiting their condition on Saturday the twenty-sixth day of October, 1861, in compliance with a requisition issued by His Excellency the Governor, on the ninth day of November.

Very respectfully,

OLIVER WARNER, *Secretary.*

CONDITION

OF THE

BANKS IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1 8 6 1 .

	BOSTON.				
	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
DUE FROM THE BANK.					
Capital Stock,	\$500,000 00	\$1,000,000 00	\$750,000 00	\$900,000 00	\$400,000 00
Bills in circulation of denomination of five dollars and upwards,	75,500 00	90,490 00	189,020 00	162,010 00	104,775 00
Bills in circulation of denomination less than five dollars,	15,583 00	39,843 00	30,642 00	51,875 00	44,228 00
Net profits on hand,	58,790 76	75,769 14	59,378 11	151,610 76	45,142 63
Balances due to other banks,	28,404 63	134,523 90	701 51	15,977 49	676 61
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	275,748 33	625,307 51	499,421 29	1,000,152 27	354,511 75
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	954,026 72	1,965,933 55	1,529,162 91	2,281,625 52	949,333 99
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	89,554 90	121,637 72	150,445 47	523,936 88	72,574 76
Real Estate,	45,000 00	- -	1,510 68	65,000 00	- -

Bills of banks in this and of the other New England States,	17,789 00 .	49,334 00	50,348 26	71,683 08	32,675 00
Balances due from other banks,	34,489 58	40,889 24	38,774 63 .	54,938 11	75,314 74
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	767,193 24	1,754,072 59	1,288,083 87	1,566,067 45	768,769 49
Total amount of the Resources of the bank,	954,026 72	1,965,933 55	1,529,162 91	2,281,625 52	949,333 99
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3 per cent., 15,000 00	April, 1861, 4 per cent., 40,000 00	April, 1861, 3½ per cent., 26,250 00	April, 1861, 4 per cent., 36,000 00	April, 1861, 4½ per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	- -	October, 1861, 3½ per cent., 30,000 00	October, 1861, 3 per cent., 22,500 00	October, 1861, 4 per cent., 36,000 00	October, 1861, 3½ per cent., 14,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	41,964 85	71,588 40	50,477 80	138,397 42	36,656 16
Amount of Debts due to the bank, secured by	4,550 00	1,000 00	26,612 00	50 00	24,125 00
Amount of Debts due and not paid, and considered doubtful,	17,554 71	54,774 00	25,000 00	- -	15,000 00
Amount of Liabilities of Directors,	26,787 00	120,000 00	86,792 00	178,300 00	52,270 14

BOSTON—Continued.

	City.	Columbian.	Bank of Commerce.	Eagle.	Eliot.
DUE FROM THE BANK.					
Capital Stock,	\$1,000,000 00	\$1,000,000 00	\$2,000,000 00	\$1,000,000 00	\$600,000 00
Bills in circulation of denomination of five dollars and upwards,	95,315 00	145,310 00	159,375 00	124,485 00	101,570 00
Bills in circulation of denomination less than five dollars,	16,574 00	48,487 00	38,941 00	22,333 00	23,770 00
Net profits on hand,	86,465 98	35,013 81	101,176 72	100,882 60	69,671 22
Balances due to other banks,	9,059 65	5,071 35	661,536 30	10,762 68	77,617 98
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	733,899 79	483,791 49	670,127 81	949,364 33	222,506 19
Cash deposited bearing interest,	- -	90,000 00	115,000 00	- -	- -
Total amount due from the bank,	1,941,314 42	1,807,623 65	3,746,156 83	2,207,827 61	1,095,135 39
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	241,151 28	174,421 07	241,392 20	317,252 55	43,159 55
Real Estate,	30,000 00	- -	7,423 65	- -	- -

Bills of banks in this and of the other New England States,	22,184 00	53,250 00	239,973 12	50,562 00	48,685 91
Balances due from other banks,	23,650 31	31,736 87	101,288 45	130,824 49	63,394 14
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	1,624,328 83	1,548,215 71	3,156,079 41	1,709,188 57	939,895 79
Total amount of the Resources of the bank,	1,941,314 42	1,807,623 65	3,746,156 83	2,207,827 61	1,095,135 39
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, $3\frac{1}{2}$ per cent., 35,000 00	April, 1861, $3\frac{1}{2}$ per cent., 35,000 00	April, 1861, $3\frac{1}{2}$ per cent., 65,000 00	April, 1861, $3\frac{1}{2}$ per cent., 35,000 00	April, 1861, $3\frac{1}{2}$ per cent., 21,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1861, 3 per cent., 30,000 00 70,859 09	October, 1861, 3 per cent., 30,000 00 36,423 54	October, 1861, 3 per cent., 60,000 00 90,000 00	October, 1861, 3 per cent., 30,000 00 100,937 62	October, 1861, 3 per cent., 18,000 00 60,307 43
Amount of Debts due to the bank, secured by pledge of its stock,	- - -	- - -	6,938 50	5,000 00*	- - -
Amount of Debts due and not paid, and considered doubtful,	15,358 01	- - -	48,105 36	17,074 86	16,000 00
Amount of Liabilities of Directors,	194,300 00	129,224 31	358,047 00	59,724 00	169,466 07

* On 51 shares.

BOSTON—Continued.					
	Exchange.	Faneuil Hall.	Freeman's.	Globe.	Granite.
DUE FROM THE BANK.					
Capital Stock,	\$1,000,000 00	\$500,000 00	\$400,000 00	\$1,000,000 00	\$900,000 00
Bills in circulation of denomination of five dollars and upwards,	195,237 50*	173,040 00	98,880 00	129,350 00	95,100 00
Bills in circulation of denomination less than five dollars,	30,006 50*	44,615 00	34,189 00	22,649 00	52,308 00
Net profits on hand,	177,951 12	70,222 44	14,470 39	103,164 54	73,825 80
Balances due to other banks,	583,107 46	13,452 30	51,030 74	404,612 96	57,124 34
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	902,738 08	543,923 65	263,836 68	979,837 74	737,835 16
Cash deposited bearing interest,	- -	- -	- -	- -	218,000 00
Total amount due from the bank,	2,889,090 66	1,345,253 39	862,406 81	2,639,614 24	2,134,193 30
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	386,398 97	113,467 09	64,451 49	481,901 44	102,265 76
Real Estate,	- -	60,000 00	- -	- -	- -

Bills of banks in this and of the other New England States,	115,393 74	35,718 00	6,972 00	129,464 00	75,652 00
Balances due from other banks,	195,920 79	103,053 75	62,847 94	89,330 87	245,976 45
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	2,191,377 16	1,033,014 55	728,135 38	1,938,917 93	1,710,299 09
Total amount of the Resources of the bank,	2,889,090 66	1,345,253 39	862,406 81	2,639,614 24	2,134,193 30
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 5 per cent., 50,000 00	April, 1861, 4 per cent., 20,030 00	April, 1861, 4 per cent., 16,000 00	April, 1861, 4 per cent., 40,000 00	April, 1861, 3½ per cent., 31,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1861, 4 per cent., 40,000 00	October, 1861, 4 per cent., 20,000 00	October, 1861, 3 per cent., 12,000 00	October, 1861, 4 per cent., 40,000 00	October, 1861, 3 per cent., 27,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	162,040 26	58,453 95	27,386 87	103,164 54	73,825 80
Amount of Debts due to the bank, secured by	7,500 00	16,100 00	8,600 00	9,400 00	800 00
Amount of Debts due and not paid, and considered doubtful,	50,000 00†	4,124 75	16,951 39	15,183 37	42,226 81
Amount of Liabilities of Directors,	183,364 00	124,309 00	51,951 41	152,050 00	- -

* Half of a 5 and half of a 3 dollar bill returned to the bank and paid.

† Estimated on \$99,151, "past due paper."

BOSTON—Continued.					
	Hamilton.	Hide and Leather.	Howard.	Market.	Massachusetts.
DUE FROM THE BANK.					
Capital Stock,	\$500,000 00	\$1,000,000 00	\$500,000 00	\$560,000 00	\$800,000 00
Bills in circulation of denomination of five dollars and upwards,	121,090 00	153,870 00	82,275 00	115,170 00	96,040 00
Bills in circulation of denomination less than five dollars,	18,913 00	36,903 00	45,295 00	29,638 00	17,453 00
Net profits on hand,	135,000 28	42,520 95	51,425 98	93,777 27	102,904 42
Balances due to other banks,	11,383 88	119,521 03	42,436 42	149,088 82	6,057 75
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	528,304 10	306,235 24	356,558 66	449,978 80	547,232 87
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	1,314,691 26	1,659,050 22	1,077,991 06	1,397,652 89	1,569,688 04
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	125,713 99	101,848 40	69,345 59	98,171 69	69,567 05
Real Estate,	- -	- -	- -	- -	22,503 20

Bills of banks in this and of the other New England States,	16,951 00	55,736 25	36,985 68	55,829 00	36,291 00
Balances due from other banks,	385,676 02	77,616 82	7,039 27	143,262 47	12,012 02
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded debts of every description, excepting the balances due from other banks, . .	786,350 25	1,423,848 75	964,620 52	1,100,389 73	1,429,314 77†
Total amount of the Resources of the bank, .	1,314,691 26	1,659,050 22	1,077,991 06	1,397,652 89	1,569,688 04
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4½ per cent., 22,500 00	April, 1861, 3½ per cent., 35,000 00	April, 1861, 3½ per cent., 17,500 00	April, 1861, 3½ per cent., 19,600 00	April, 1861, 3½ per cent., 25,600 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1861, 4 per cent., 20,000 00	October, 1861, 3 per cent., 30,000 00	October, 1861, 3 per cent., 15,000 00	October, 1861, 3½ per cent., 19,600 00	October, 1861, 3½ per cent., 25,600 00
Amount of Debts due to the Bank, secured by pledge of its stock,	120,000 00	27,500 00	43,298 88	83,747 49	88,771 11
Amount of Debts due and not paid, and considered doubtful,	— —	15,500 00*	85 00	1,825 00	3,500 00
Amount of Liabilities of Directors, . . .	14,878 96	12,209 17†	29,171 93	33,790 75	37,485 17
	136,673 00	228,100 00	136,931 00	52,425 00	152,000 00

* On 177 shares.

† Estimated loss, 50 per cent.

‡ Including Public Loans.

BOSTON—Continued.				
	Maverick.	Merchants'.	Bank of Mutual Redemption.	National.
DUE FROM THE BANK.				
Capital Stock,	\$400,000 00	\$4,000,000 00	\$561,700 00	\$750,000 00
Bills in circulation of denomination of five dollars and upwards,	53,130 00	407,665 00	64,290 00	60,960 00
Bills in circulation of denomination less than five dollars,	22,594 00	- -	- -	29,022 00
Net profits on hand,	23,316 30	101,589 09	20,461 65	11,136 72
Balances due to other banks,	993 58	383,516 45	1,655,291 43	837 02
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	261,706 89	2,734,732 40	186,986 73	231,219 52
Cash deposited bearing interest,	- -	- -	14,455 14	70,000 00
Total amount due from the bank,	761,740 77	7,627,502 94	2,503,184 95	1,153,175 26
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	70,025 92	718,200 00	9,761 72	44,869 14
Real Estate,	- -	400,000 00	- -	- -

Bills of banks in this, and of the other New England States,	18,961 84	307,327 86	431,305 23*	46,720 26
Balances due from other banks,	27,754 90	46,348 64	521,741 98	7,183 17
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	644,998 11	6,155,626 44	1,540,376 02†	1,054,402 69
Total amount of the Resources of the bank,	761,740 77	7,627,502 94	2,503,184 95	1,153,175 26
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3½ per cent., 14,000 00 October, 1861, 3½ per cent., 14,000 00	April, 1861, 3 per cent., 120,000 00 October, 1861, 3 per cent., 120,000 00	April, 1861, 2 per cent., 11,234 00 October, 1861, 2 per cent., 11,234 00	April, 1861, 3 per cent., 22,500 00 October, 1861, 3 per cent., 22,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	20,523 18	91,758 58	20,247 68	5,841 97
Amount of Debts due to the bank, secured by pledge of its stock,	2,785 00	119,461 00	-	2,358 47
Amount of Debts due and not paid, and considered doubtful,	8,501 00	50,407 00	77,965 22‡	37,568 44§
Amount of Liabilities of Directors,	88,878 00	370,000 00	98,821 00	166,657 00

* "In this item are included such checks on Boston Banks as were on hand."

† Small loss estimated.

‡ "In this item is included Loan to United States, \$555,000."

§ Estimated loss, \$12,165.38.

BOSTON—Continued.

	New England.	North.	Bank of North America.	Shawmut.
DUE FROM THE BANK.				
Capital Stock,	\$1,000,000 00	\$860,000 00	\$750,000 00	\$750,000 00
Bills in circulation of denomination of five dollars and upwards,	104,575 00	102,740 00	86,245 00	102,215 00
Bills in circulation of denomination less than five dollars,	15,356 00	19,467 00	26,129 00	18,127 00
Net profits on hand,	38,563 39	22,128 21	45,228 69	28,198 01
Balances due to other banks,	60,421 87	106,322 45	52,038 28	109,739 97
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	701,078 20	575,938 16	584,072 59*	432,753 84
Cash deposited, bearing interest,	40,000 00	- -	- -	- -
Total amount due from the bank,	1,959,994 46	1,686,595 82	1,543,713 56	1,441,033 82
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	173,117 52	89,359 00	118,124 22	46,984 64
Real Estate,	40,000 00	1,000 00	- -	- -

Bills of banks in this, and of the other New England States,	67,890 00	61,861 00	24,078 00	60,308 00
Balances due from other banks,	27,816 22	28,964 99	39,577 06	7,933 43
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	1,651,170 72	1,505,410 83	1,361,934 28†	1,325,807 75
Total amount of the Resources of the bank, .	1,959,994 46	1,686,595 82	1,543,713 56	1,441,033 82
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3½ per cent., 35,000 00	April, 1861, 3 per cent., 25,800 00	April, 1861, 3½ per cent., 26,250 00	April, 1861, 3 per cent., 22,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1861, 3½ per cent., 35,000 00	October, 1861, 3 per cent., 25,800 00	October, 1861, 3 per cent., 22,500 00	October, 1861, 3 per cent., 22,500 00
Amount of Debts due to the bank, secured by pledge of its stock,	25,549 57	21,483 57	49,608 66	15,622 40
Amount of Debts due and not paid, and considered doubtful,	3,000 00	11,243 50	4,200 00†	3,580 00
Amount of Liabilities of Directors,	1,000 00	10,580 00	22,000 00	17,000 00
	72,267 00	138,986 72	63,455 00	71,259 00

* Including Government Loan, \$300,300.

† Including Government Deposit, \$200,000.

‡ On 53 shares.

BOSTON—Continued.

	Shoe and Leather Dealers'.	State.	Suffolk.	Traders'.
DUE FROM THE BANK.				
Capital Stock,	\$1,000,000 00	\$1,800,000 00	\$1,000,000 00,	\$600,000 00
Bills in circulation of the denomination of five dollars and upwards,	134,550 00	119,165 00	320,050 00	97,430 00
Bills in circulation of denomination less than five dollars,	33,552 00	18,113 00	12,533 00	22,791 00
Net profits on hand,	142,191 93	247,086 01	241,761 43	35,999 30
Balances due to other banks,	535,125 46	30,811 76	1,412,981 13	113,514 02
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	444,886 46	1,188,516 63	802,868 10	319,859 14
Cash deposited bearing interest,	— —	— —	— —	105,000 00
Total amount due from the bank,	2,290,305 85	3,408,692 40	3,790,193 66	1,294,593 46
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	128,275 05	482,325 16	303,327 98	94,713 69
Real Estate,	70,000 00	— —	120,000 00	3,680 39

Bills of banks in this and of the other New England States,	128,817 13	67,618 08	438,624 00	49,593 00
Balances due from other banks,	251,786 32	178,661 06	890,398 84	19,582 92
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	1,711,427 35	2,675,088 10	2,037,842 84	1,127,023 46
Total amount of the Resources of the bank,	2,290,305 85	3,403,692 40	3,790,193 66	1,294,593 46
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4½ per cent., 45,000 00	April, 1861, 3½ per cent., 63,000 00	April, 1861, 4½ per cent., 45,000 00	April, 1861, 3 per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1861, 4½ per cent., 45,000 00	October, 1861, 3½ per cent., 63,000 00	October, 1861, 4½ per cent., 45,000 00	October, 1861, 3 per cent., 18,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	120,000 00	244,337 90	221,352 56	29,469 70
Amount of Debts due and not paid, and considered doubtful,	10,000 00	16,250 00	1,000 00	3,650 00
Amount of Liabilities of Directors,	4,489 49	4,854 69	- -	49,817 70
	71,600 00	24,228 00	165,679 00	205,942 00

BOSTON—Continued.				
	Tremont.	Union.	Washington.	Webster.
DUE FROM THE BANK.				
Capital Stock,	\$1,500,000 00	\$1,000,000 00	\$750,000 00	\$1,500,000 00
Bills in circulation of denomination of five dollars and upwards,	180,200 00	130,285 00	111,815 00	329,320 00
Bills in circulation of denomination less than five dollars,	21,677 00	12,014 00	21,835 00	25,221 00
Net profits on hand,	41,426 77	132,372 17	40,549 22	72,254 66
Balances due to other banks,	316,057 08	179,799 13	36,804 04	41,696 51
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	1,025,178 04	652,333 19	403,185 60	611,281 28
Cash deposited bearing interest,	- -	- -	- -	101,284 80
Total amount due from the bank,	3,084,538 89	2,106,803 49	1,364,188 86	2,681,058 25
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	301,325 86	295,384 70	90,746 78	185,435 81
Real Estate,	- -	- -	14,633 74	- -

Bills of banks in this, and of the other New England States,	118,050 34	87,702 12	89,272 00	226,921 00
Balances due from other banks,	60,365 40	44,124 03	6,347 13	127,687 63
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	2,604,797 29	1,679,592 64	1,163,189 21	2,141,013 81
Total amount of the Resources of the bank,	3,084,538 89	2,106,803 49	1,364,188 86	2,681,058 25
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 60,000 00	April, 1861, 4 per cent., 40,000 00	April, 1861, 3 per cent., 22,500 00	April, 1861, 3½ per cent., 52,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1861, 3½ per cent., 52,500 00	October, 1861, 3½ per cent., 35,000 00	October, 1861, 3 per cent., 22,500 00	October, 1861, 3 per cent., 45,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	33,008 77	124,900 40	28,200 00	55,785 48
Amount of Debts due and not paid, and considered doubtful,	1,900 00	5,500 00	-	-
Amount of Liabilities of Directors,	-	12,236 91	3,506 87	35,000 00
	296,000 00	198,557 00	93,204 00	273,813 00

Banks organized under General Law.

BOSTON.				
	Continental.	Bank of the Metropolis.	Mount Vernon.	Bank of the Republic.
DUE FROM THE BANK.				
Capital Stock,	\$300,000 00	\$200,000 00	\$200,000 00	\$1,000,000 00
Bills in circulation of denomination of five dollars and upwards,	30,660 00	55,570 00	22,360 00	73,560 00
Bills in circulation of denomination less than five dollars,	18,626 00	25,774 00	24,619 00	22,924 00
Net profits on hand,	647 50	11,648 80	2,467 18	24,211 37
Balances due to other Banks,	--	21,378 02	--	17,999 37
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	82,568 78	146,859 33	61,417 85	414,095 56
Cash deposited bearing interest,	10,204 44	--	--	--
Total amount due from the bank,	442,706 72	461,230 15	310,864 03	1,552,790 30
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	17,301 18	34,612 30	7,246 84	80,903 65
Real Estate,	--	--	--	--
Bills of banks in this and of the other New England States,	11,231 10	34,053 00	18,198 70	48,290 00
Balances due from other banks,	4,575 83	7,395 18	1,115 35	9,773 64
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	409,598 61	385,169 67	284,303 14	1,418,823 01

Total amount of the Resources of the bank, . . .	442,706 72	461,230 15	310,864 03	1,552,790 30
Rate and amount of Dividends since the last annual return, with dates,	- - -	April, 1861, 3½ per cent., 7,000 00	April, 1861, 3 per cent., 6,000 00	April, 1861, 3 per cent., 30,000 00
	October, 1861, 5 per cent., for 10 months, 15,000 00	October, 1861, 3½ per cent., 7,000 00	October, 1861, 3 per cent., 6,000 00	October, 1861, 2 per cent., 20,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	23 89	8,401 00	1,144 19	14,422 60
Amount of Debts due to the Bank, secured by pledge of its stock,	63,714 83	23,300 00	38,483 86	20,950 00
Amount of Debts due and not paid, and considered doubtful,	5,012 14	- - -	2,371 61	15,000 00
Amount of Liabilities of Directors,	34,077 19	21,865 00	49,099 00	49,550 00
Amount of Stocks deposited with the Auditor,	63,000 00	97,000 00	84,000 00	345,000 00

[Public Stocks deposited with the Auditor of the Commonwealth, as security for the circulation of Notes, namely:]

Continental.—Bonds of the City of Roxbury, \$40,000. Interest 5 per cent. Bonds of the City of Boston, \$5,000. Interest 5 per cent. United States Treasury Notes, \$15,000. Interest 6 per cent. United States Treasury Notes, \$3,000. Interest 10 per cent.

Bank of the Metropolis.—Bonds of the City of Boston, \$13,000. Interest 5 per cent. Bonds of the City of Roxbury, \$8,000. Interest 5½ per cent. Bonds of the City of Roxbury, \$1,000. Interest 5 per cent. United States Stock, \$60,000. Interest 6 per cent. Bonds of the Commonwealth of Massachusetts, \$15,000. Interest 6 per cent.

Mount Vernon.—Bonds of the Town of Melrose, \$25,000. Interest 5½ per cent. Bonds of the City of Roxbury, \$37,000. Interest 5½ per cent. United States Stock, \$20,000. Interest 6 per cent. Bonds of the State of New Hampshire, \$2,000. Interest 6 per cent.

Bank of the Republic.—Bonds of the State of Maine, \$84,500; Notes of the State of Vermont, \$15,000; Notes of the Town of North Chelsea, \$3,000; Notes of the Town of Newton, \$10,000; Notes of the Town of Marlboro', \$7,000; Bonds of the City of Lawrence, \$20,000; Bonds of the City of Cambridge, \$20,000; Bonds of the City of Boston, \$2,500; Bonds of the City of Roxbury, \$11,000; Bonds of the State of Massachusetts, \$75,000; United States Treasury Notes and Bonds, \$92,000.

Banks organized under General Law—Continued.

	BOSTON—Continued.		CAMBRIDGE.		Aggregate of 7 Banks organized under the General Law.
	Revere.	Safety Fund.	Harvard.		
DUE FROM THE BANK.					
Capital Stock,	\$1,000,000 00	\$1,000,000 00	\$200,000 00		\$3,900,000 00
Bills in circulation of denomination of five dollars and upwards,	145,875 00	144,760 00	38,150 00		510,935 00
Bills in circulation of denomination less than five dollars,	43,977 00	28,758 00	20,030 00		184,708 00
Net profits on hand,	18,185 02	44,013 97	1,025 08		102,198 92
Balances due to other Banks,	3,278 98	126,210 84	-		168,867 21
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	582,549 36	444,260 72	27,964 61		1,759,716 21
Cash deposited bearing interest,	195,145 15	20,240 65	-		225,590 24
Total amount due from the bank,	1,989,010 51	1,808,244 18	287,169 69		6,832,015 58
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	167,495 15	79,441 97	5,429 81		392,430 90
Real Estate,	-	-	-		-
Bills of banks in this and of the other New England States,	43,811 00	67,763 36	8,513 00		231,860 16
Balances due from other banks,	99,969 77	46,518 10	-		169,347 87
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	-	-	14,912 22		14,912 22

Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . .	1,677,734 59	1,614,520 75	258,314 66	6,043,464 43
Total amount of the Resources of the bank, . .	1,989,010 51	1,808,244 18	287,169 69	6,852,015 58
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3 per cent., 30,000 00	April, 1861, 3 per cent., 30,000 00	- -	103,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1861, 2½ per cent., 25,000 00	October, 1861, 3 per cent., 30,000 00	October, 1861, 3 per cent., 6,000 00	109,000 00
Amount of Debts due to the Bank, secured by pledge of its stock,	16,494 76	35,460 16	1,973 49	77,920 09
Amount of Debts due and not paid, and considered doubtful,	8,200 00	1,550 00	18,550 00	174,748 69
Amount of Liabilities of Directors,	10,950 00	25,000 00	- -	58,333 75
Amount of Stocks deposited with the Auditor,	130,550 00	81,825 47	20,717 97	387,684 63
	360,000 00	502,400 00	75,265 47	1,526,665 47

Reverse.—City of Boston Stock, \$118,000. Interest 5 per cent. United States Stock, \$20,000. Interest 5 per cent. Vermont State Stock, \$10,000. Interest 6 per cent. New York State Stock, \$48,000. Interest 6 per cent. New York State Stock, \$12,000. Interest 5 per cent. United States Stock, \$50,000. Interest 6 per cent. Massachusetts State Stock, \$50,000. Interest 5 per cent. United States Treasury Notes, \$50,000. Interest 6 per cent. Roxbury City Stock, \$2,000. Interest 5½ per cent.

Society Fund.—Bonds of the City of Lynn, \$60,000; Bonds of the City of Lawrence, \$16,000; Bonds of the City of Chelsea, \$25,000; Bonds of the City of Roxbury,

\$40,000; Bonds of the Town of Waltham, \$20,000; Bonds of the Town of Natick, \$15,000; Bonds of the Town of Somerville, \$14,400; Bonds of the United States, \$162,000; United States Loan, \$50,000. Interest, 7 3-10ths per cent. Bonds State of Massachusetts, \$100,000.

Harvard.—Bonds of the United States, \$23,773 47; United States Treasury Notes, \$16,000; Bonds of the City of Boston, \$17,000; Bonds of the State of New York, \$6,800; Note of the Town of Marlboro', \$3,000; Note of the City of Cambridge, \$7,692; Note of the Town of Weston, \$1,000.

	SOUTH BOSTON.		CHELSEA.	ANDOVER.	BEVERLY.
	Broadway.	Mechanics'.	Tradesman's.		
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$250,000 00	\$150,000 00	\$250,000 00	\$125,000 00
Bills in circulation of denomination of five dollars and upwards,	34,655 00	55,445 00	40,770 00	68,485 00	53,805 00
Bills in circulation of denomination less than five dollars,	14,559 00	35,241 00	21,006 00	11,656 00	15,917 00
Net profits on hand,	11,254 62	33,983 50	10,662 53	20,451 23	7,813 67
Balances due to other banks,	- -	- -	2,472 64	- -	1,445 04
Cash deposited, including all sums whatsoever, due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	167,629 65	128,771 06	53,231 11	28,547 47	42,221 38
Cash deposited bearing interest,	- -	- -	1,284 92	2,414 46	- -
Total amount due from the bank,	378,098 27	503,440 56	284,427 20	381,554 16	246,202 09
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	6,420 25	15,048 98	11,497 14	6,034 24	15,922 06
Real Estate,	10,080 19	18,500 00	8,686 42	5,000 00	- -

Bills of banks in this and of the other New England States,	3,916 00	2,149 00	11,135 56	454 00	3,288 87
Balances due from other banks,	1,147 96	288 52	5,000 00	- -	486 11
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	31,131 10	58,019 41	240 63	22,457 26	12,702 38
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	325,402 77	409,434 65	247,867 45	347,608 66	213,802 67
Total amount of the Resources of the bank,	378,098 27	503,440 56	284,427 20	381,554 16	246,202 09
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3 per cent., 4,500 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 4½ per cent., 11,250 00 October, 1861, 3½ per cent., 8,750 00	April, 1861, 3½ per cent., 5,250 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 3½ per cent., 8,750 00 October, 1861, 3½ per cent., 8,750 00	April, 1861, 3½ per cent., 4,375 00 October, 1861, 3½ per cent., 4,375 00
Amount of Reserved Profits at the time of declaring the last dividend,	10,269 20	27,800 00	10,365 88	19,948 93	4,726 37
Amount of Debts due to the bank, secured by pledge of its stock,	8,750 00	3,000 00	10,975 00	1,585 00	250 00
Amount of Debts due and not paid, and considered doubtful,	1,020 00	8,046 82	1,116 00	8,297 92	401 64
Amount of Liabilities of Directors,	29,597 50	73,235 63	25,103 00	58,344 65	17,581 45

	DANVERS.		SOUTH DANVERS.		GLOUCESTER.	
	Village.		Danvers.	Warren.	Bank of Cape Ann.	Gloucester.
DUE FROM THE BANK.						
Capital Stock,	\$200,000 00		\$150,000 00	\$250,000 00	\$150,000 00	\$300,000 00
Bills in circulation of denomination of five dollars and upwards,	37,755 00		43,750 00	48,735 00	64,885 00	89,635 00
Bills in circulation of denomination less than five dollars,	9,409 00		13,519 00	15,888 50†	14,756 00	23,658 00
Net profits on hand,	24,624 79		30,678 63	20,496 96	7,010 06	25,263 27
Balances due to other banks,	2,479 83		250 39	735 90	- -	1,541 20
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	15,260 52		40,489 35	32,679 42	45,361 13	106,540 98
Cash deposited bearing interest,	- -		20,000 00	- -	- -	- -
Total amount due from the bank,	289,529 14		298,687 37	368,535 78	282,012 19	546,638 45
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	10,655 03		9,854 58	13,669 19	6,024 31	15,702 90
Real Estate,	17,782 69		2,970 00	6,000 00	6,000 00	8,500 00

Bills of banks in this, and of the other New England States,	6,285 80	19,649 50	4,268 52	5,491 52	19,927 12
Balances due from other banks,	7,000 00	-	5,000 00	632 07	635 33
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	20,938 39	14,524 48	13,596 15	8,768 30	27,087 56
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	226,867 23	251,688 81	326,001 92	255,095 99	474,785 54
Total amount of the Resources of the bank, .	289,529 14	298,687 37	368,535 78	282,012 19	546,638 45
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3 per cent., 6,000 00 -	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 4 per cent., 10,000 00 October, 1861, 3 per cent., 7,500 00	April, 1861, 3 per cent., 4,500 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 3½ per cent., 10,500 00 October, 1861, 3½ per cent., 10,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	20,683 09	29,686 42	19,980 69	5,756 64	25,008 46
Amount of Debts due to the bank, secured by pledge of its stock,	600 00	4,500 00	-	9,900 00	3,810 25
Amount of Debts due and not paid, and considered doubtful,	47,140 60	21,120 32*	719 94	-	723 15
Amount of Liabilities of Directors,	43,375 91	24,725 98	39,919 62	48,472 00	103,928 73

† “ \$41.50 fractional bills outstanding.”

* “ Estimated loss, \$1,500.”

	HAVERHILL.				LAWRENCE.	
	Essex.	Haverhill.	Merrimack.	Union.	Bay State.	
DUE FROM THE BANK.						
Capital Stock,	\$100,000 00	\$200,000 00	\$180,000 00	\$200,000 00	\$375,000 00	
Bills in circulation of denomination of five dollars and upwards,	41,715 00	56,450 00	24,535 00	46,630 00	125,765 00	
Bills in circulation of denomination less than five dollars,	10,490 00	14,721 00	13,493 00	16,830 00	52,624 00	
Net profits on hand,	4,982 77	31,165 17	31,989 35	29,153 43	41,849 01	
Balances due to other banks,	984 07	1,593 55	2,656 14	674 75	917 94	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	6,538 38	20,551 33	9,824 23	17,102 67	62,908 06	
Cash deposited bearing interest,	- -	- -	- -	- -	- -	
Total amount due from the bank,	164,710 22	324,481 05	262,497 72	310,390 85	659,064 01	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	4,205 82	9,115 97	5,205 20	9,285 39	13,810 53	
Real Estate,	8,000 00	8,250 00	2,000 00	3,000 00	20,000 00	

Bills of banks in this and of the other New England States,	187 00	959 93	382 38	3,937 27	1,803 03
Balances due from other banks,	3,000 00	5,000 00	1,995 43	4,513 83	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	5,227 63	23,571 93	15,100 69	10,403 11	20,859 39
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . . .	144,089 77	277,583 22	237,814 02	279,251 25	602,591 06
Total amount of the Resources of the bank, . .	164,710 22	324,481 05	262,497 72	310,390 85	659,064 01
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 4,000 00 October, 1861, 3 per cent., 3,000 00 6,000 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 3 per cent., 6,000 00 31,000 00	April, 1861, 4 per cent., 7,200 00 October, 1861, 3 per cent., 5,400 00 31,600 00	April, 1861, 4½ per cent., 9,000 00 October, 1861, 3 per cent., 6,000 00 28,766 67	April, 1861, 4 per cent., 15,000 00 October, 1861, 4 per cent., 15,000 00 39,959 80
Amount of Reserved Profits at the time of declaring the last dividend,	-	-	250 00	2,000 00	-
Amount of Debts due to the bank, secured by pledge of its stock,	-	-	250 00	2,000 00	-
Amount of Debts due and not paid, and considered doubtful,	10,930 00	18,471 00	24,000 00	7,500 00	6,000 00
Amount of Liabilities of Directors,	16,500 00	26,647 25	36,000 00	45,074 00	59,526 50

	LAWRENCE—Con.		LYNN.		MARBLEHEAD.
	Pemberton.	City.	Laighton.	Lynn Mechanics'.	Grand.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$150,000 00	\$200,000 00	\$250,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards,	57,000 00	47,030 00	28,450 00	69,090 00	48,485 00
Bills in circulation of denomination less than five dollars,	17,068 00	36,591 00	13,887 00	24,726 00	13,422 00
Net profits on hand,	13,514 67	8,768 79	22,241 11	32,352 86	9,654 37
Balances due to other banks,	-	8,658 75	7,912 05	4,042 37	58 78
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	45,922 55	40,802 25	23,567 93	90,394 12	21,832 09
Cash deposited bearing interest,	-	1,211 36	-	-	-
Total amount due from the bank,	233,505 22	293,062 15	296,058 09	470,605 35	193,452 24
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	3,536 94	8,340 87	13,877 44	14,764 07	7,905 22
Real Estate,	10,915 69	-	7,167 17	12,000 00	8,222 49

Bills of banks in this and of the other New England States,	3,228 59	8,355 59	6,220 00	5,094 00	1,501 00
Balances due from other banks,	- -	- -	431 27	406 75	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	17,620 46	21,121 44	3,915 22	70,421 89	18,917 96
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	198,203 54	255,244 25	204,446 99	367,918 64	153,905 57
Total amount of the Resources of the bank,	233,505 22	293,062 15	296,058 09	470,605 35	193,452 24
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 4,000 00 October, 1861, 4 per cent., 4,000 00 11,635 41	April, 1861, 4 per cent., 6,000 00 October, 1861, 4 per cent., 6,000 00 8,459 53	April, 1861, 3½ per cent., 7,000 00 October, 1861, 3 per cent., 6,000 00 21,463 85	April, 1861, 4 per cent., 10,000 00 October, 1861, 4 per cent., 10,000 00 32,942 16	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3 per cent., 3,000 00 9,496 32
Amount of Reserved Profits at the time of declaring the last dividend,	7,002 50	800 00	3,625 00	1,818 00	900 00
Amount of Debts due to the bank, secured by pledge of its stock,	- -	- -	4,511 00	4,258 25	5,752 73
Amount of Debts due and not paid, and considered doubtful,	32,199 78	37,017 00	84,358 56	32,743 65	26,178 96
Amount of Liabilities of Directors,					

	MARBLEHEAD—Con.		METHUEN.		NEWBURYPORT.		
	Marblehead.	Spicket Falls.	Mechanics'.	Merchants'.	Ocean.		
DUE FROM THE BANK.							
Capital Stock,	\$120,000 00	\$100,000 00	\$200,000 00	\$210,000 00	\$150,000 00		
Bills in circulation of denomination of five dollars and upwards,	35,935 00	33,715 00	50,000 00	23,075 00	95,110 00		
Bills in circulation of denomination less than five dollars,	15,225 00	13,314 00	17,130 00	10,796 00	23,821 00		
Net profits on hand,	4,606 45	7,867 46	10,050 41	4,706 66	23,386 35		
Balances due to other banks,	217 40	3,150 00	797 79	4,551 69	- -		
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	18,995 07	15,573 62	92,269 18	69,172 18	92,758 01		
Cash deposited bearing interest,	- -	- -	- -	- -	7,031 00		
Total amount due from the bank,	194,978 92	173,620 08	370,247 38	322,301 53	392,106 36		
RESOURCES OF THE BANK.							
Gold, Silver, and other coined metals in its banking-house,	11,723 13	4,925 37	16,611 68	18,493 59	17,951 43		
Real Estate,	6,700 00	- -	4,500 00	5,300 00	2,500 00		

Bills of banks in this and of the other New England States,	2,688 27	238 00	1,328 00	2,153 00	215 00
Balances due from other banks,	3,000 00	3,000 00	- -	- -	41,896 67
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	6,662 20	7,058 87	18,569 57	14,179 54	40,654 21
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	164,205 32	158,337 84	329,238 13	282,175 40	288,889 05
Total amount of the Resources of the bank,	194,978 92	173,620 08	370,247 38	322,301 53	392,106 36
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3½ per cent., 4,200 00 October, 1861, 3 per cent., 3,600 00	April, 1861, 4 per cent., 4,000 00 October, 1861, 4 per cent., 4,000 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 3 per cent., 6,000 00	April, 1861, 3 per cent., 6,300 00 October, 1861, 3 per cent., 6,300 00	April, 1861, 5 per cent., 7,500 00 October, 1861, 5 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	5,611 73	7,906 45	10,050 41	2,881 01	22,289 75
Amount of Debts due to the bank, secured by pledge of its stock,	3,825 90	- -	705 00	600 00	- -
Amount of Debts due and not paid, and considered doubtful,	2,679 79	4,659 39	11,584 18*	10,509 91	- -
Amount of Liabilities of Directors,	17,533 42	32,398 43	12,333 34	9,850 00	10,374 00

* "Estimated loss, \$4,050."

BANK RETURNS.

[Oct.

	SALEM.				ROCKPORT.
	Asiatic.	Commercial.	Exchange.	Mercantile.	
	Rockport.				
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$200,000 00	\$200,000 00	\$200,000 00	
Bills in circulation of denomination of five dollars and upwards,	41,280 00	36,475 00	42,830 00	23,935 00	
Bills in circulation of denomination less than five dollars,	8,272 00	31,584 00	18,489 00	16,477 00	
Net profits on hand,	2,249 49	17,891 58	15,606 04	8,516 99	
Balances due to other banks,	- -	10,712 03	546 54	3,483 53	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	22,325 65	75,457 72	45,226 68	46,716 78	
Cash deposited bearing interest,	- -	- -	- -	- -	
Total amount due from the bank,	224,127 14	372,120 33	322,698 26	299,129 30	
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	6,774 07	10,146 63	7,965 38	8,314 31	
Real Estate,	- -	4,500 00	3,000 00	5,000 00	

Bills of banks in this and of the other New England States,	-	-	13,077 00	9,072 56	1,148 00	4,668 00
Balances due from other banks,	1,497 69	-	-	-	3,956 75	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	580 10	31,945 44	21,569 03	9,077 34	11,255 67	
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	215,275 28	417,780 70	326,832 11	297,550 79	269,891 32	
Total amount of the Resources of the bank,	224,127 14	508,762 34	372,120 33	322,698 26	299,129 30	
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3 per cent., 4,500 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 3½ per cent., 11,020 00 October, 1861, 2 per cent., 6,300 00	April, 1861, 3½ per cent., 7,020 00 October, 1861, 3 per cent., 6,000 00	April, 1861, 3½ per cent., 6,750 00 October, 1861, 3 per cent., 6,000 00	April, 1861, 3 per cent., 6,000 00 -	
Amount of Reserved Profits at the time of declaring the last dividend,	2,616 19	11,355 44	18,063 40	14,546 93	3,726 91	
Amount of Debts due to the bank, secured by pledge of its stock,	8,135 00	1,350 00	1,460 00	-	2,855 00	
Amount of Debts due and not paid, and considered doubtful,	-	15,867 04	13,400 00	1,194 78	16,992 65	
Amount of Liabilities of Directors,	42,000 00	36,594 00	65,377 00	14,537 04	30,113 00	

	SALEM.			SILSBURY.	BRIGHTON.
	Merchants'.	Naumkeag.	Salem.	Powow River.	Bank of Brighton.
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$500,000 00	\$187,500 00	\$100,000 00	\$250,000 00
Bills in circulation of denomination of five dollars and upwards,	96,172 00*	94,110 00	43,805 00	74,555 00	124,475 00
Bills in circulation of denomination less than five dollars,	14,421 00	34,230 00	17,987 00	17,542 00	16,301 00
Net profits on hand,	10,142 84	30,069 45	11,589 91	13,470 66	16,083 84
Balances due to other banks,	3 56	2 03	4,222 40	- -	1,562 66
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	67,633 45	187,261 08	52,805 87	26,875 99	42,976 81
Cash deposited bearing interest,	19,292 62	6,172 00	- -	7,500 00	- -
Total amount due from the bank,	407,665 47	851,844 56	317,910 18	239,943 65	451,399 31
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	12,551 06	19,604 28	8,610 55	5,499 08	21,404 58
Real Estate,	- -	2,000 00	- -	4,900 00	5,000 00

Bills of banks in this, and of the other New England States,	2,405 55	4,153 88	3,672 24	1,518 00	4,261 49
Balances due from other banks,	- -	1,615 49	934 43	- -	207 33
Balances in other bank or banks to be applied to redemption of bills and payable on demand,	60,751 77	30,370 21	20,364 53	30,804 85	9,975 86
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	331,957 09	794,100 70	284,328 43	197,221 72	410,550 05
Total amount of the Resources of the bank, .	407,665 47	851,844 56	317,910 18	239,943 65	451,399 31
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3 per cent., 6,000 00 October, 1861, 3 per cent., 6,000 00	April, 1861, 3 per cent., 15,000 00 October, 1861, 3 per cent., 15,000 00	April, 1861, 3 per cent., 5,625 00 October, 1861, 3 per cent., 5,625 00	April, 1861, 4½ per cent., 4,500 00 October, 1861, 4 per cent., 4,000 00	April, 1861, 3 per cent., 7,500 00 October, 1861, 3 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	8,998 63	31,420 12	10,108 39	12,573 58	15,150 00
Amount of Debts due to the bank, secured by pledge of its stock,	350 00	7,623 94	3,450 00	- -	9,010 00
Amount of debts due and not paid, and considered doubtful,	11,005 10	1,259 54	3,500 00	459 76	8,305 00
Amount of Liabilities of Directors,	131,042 99	172,254 35	55,279 78	1,402 25	63,000 00

* Bills issued of the denomination of 6, 7, 8 and 9 dollars.

	CAMBRIDGE.			
	BRIGHTON—Con.	Cambridge.	Cambridge City.	Cambridge Market.
	Brighton Market.			Charles River.
DUE FROM THE BANK.				
Capital Stock,	\$250,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards,	149,920 00	20,670 00	26,895 00	39,505 00
Bills in circulation of denomination less than five dollars,	16,511 00	18,335 00	9,980 00	12,833 00
Net profits on hand,	9,653 44	14,762 91	9,330 36	7,737 77
Balances due to other banks,	200 00	- -	1,423 66	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	63,922 55	32,390 99	35,439 38	64,375 61
Cash deposited bearing interest,	- -	- -	- -	- -
Total amount due from the bank,	490,206 99	186,158 90	183,068 40	224,451 38
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	17,178 45	6,794 91	7,926 19	9,375 81
Real Estate,	8,240 28	6,000 00	- -	6,761 00

Bills of banks in this and of the other New England States,	1,885 00	3,631 42	528 00	2,050 26	1,814 00
Balances due from other banks,	5,000 00	- -	567 97	- -	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	38,682 69	6,194 55	7,843 94	3,618 85	10,048 92
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	419,220 57	163,538 02	166,202 30	232,574 64	196,451 65
Total amount of the Resources of the bank,	490,203 99	186,158 90	183,068 40	249,335 90	224,451 38
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 10,000 00 October, 1861, 3 per cent., 7,500 00 9,446 23	April, 1861, 4 per cent., 4,000 00 October, 1861, 4 per cent., 4,000 00 14,661 51	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3 per cent., 3,000 00 7,673 62	April, 1861, 3 per cent., 4,500 00 October, 1861, 3 per cent., 4,500 00 6,879 75	April, 1861, 4 per cent., 4,000 00 October, 1861, 3 per cent., 3,000 00 7,654 45
Amount of Reserved Profits at the time of declaring the last dividend,	11,850 00	5,600 00	2,500 00	8,975 00	5,100 00
Amount of Debts due to the bank, secured by pledge of its stock,	4,517 67	- -	4,326 25	3,000 00	1,520 00*
Amount of Debts due and not paid, and considered doubtful,	46,436 00	10,300 00	10,966 59	40,580 00	23,632 00

* Estimated loss, \$500.

	CAMBRIDGE—Con.		CHARLESTOWN.		CONCORD.	FRAMINGHAM.
	Lechmere.	Banker Hill.	Monument.	Concord.		
DUE FROM THE BANK.						
Capital Stock,	\$150,000 00	\$300,000 00	\$150,000 00	\$100,000 00	\$200,000 00	
Bills in circulation of denomination of five dollars and upwards,	40,000 00	112,780 00	55,980 00	69,225 00	64,715 00	
Bills in circulation of denomination less than five dollars,	16,343 00	32,785 00	27,486 00	6,592 00	16,103 00	
Net profits on hand,	5,187 57	48,569 40	8,737 55	10,319 58	25,973 67	
Balances due to other banks,	- -	- -	1,562 58	- -	- -	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	133,153 39	296,524 64	110,393 41	26,400 71	11,344 07	
Cash deposited bearing interest,	- -	- -	- -	- -	- -	
Total amount due from the bank,	344,683 96	790,659 04	354,159 54	212,537 29	318,135 74	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	27,548 35	65,605 23	13,955 06	15,413 83	6,137 09	
Real Estate,	- -	21,200 00	7,500 00	2,400 00	3,000 00	

Bills of banks in this and of the other New England States,	3,665 47	3,677 00	3,587 00	520 00	2,078 00
Balances due from other banks,	10,233 04	- -	5,576 04	- -	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	49,380 90	133,014 59	63,241 71	29,693 44	16,996 54
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	253,856 20	567,162 22	260,299 73	164,510 02	286,924 11
Total amount of the Resources of the bank,	344,683 96	790,659 04	354,159 54	212,537 29	318,135 74
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 6,000 00	April, 1861, 4 per cent., 12,000 00	April, 1861, 3½ per cent., 5,250 00	April, 1861, 3½ per cent., 3,500 00	April, 1861, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1861, 2 per cent., 3,000 00	October, 1861, 4 per cent., 12,000 00	October, 1861, 3 per cent., 4,500 00	October, 1861, 3½ per cent., 3,500 00	October, 1861, 4 per cent., 8,000 00
Amount of Debts due to the bank, secured by pledge of its stock,	5,209 35	44,032 53	7,451 48	8,816 32	25,448 18
Amount of Debts due and not paid, and considered doubtful,	4,250 00	4,300 00	2,100 00*	3,315 00	1,875 00
Amount of Liabilities of Directors,	4,000 00	7,211 00	12,387 81†	4,000 00	1,000 00
	34,802 00	22,300 00	33,033 71	16,163 00	39,000 00

† "Estimated loss, \$4,900."

* "On 38 shares."

	LOWELL.			
	HOLLISTON.	HOPKINTON.	LOWELL.	
	Holliston.	Hopkinton.	Appleton.	Lowell.
				Merchants'.
DUE FROM THE BANK.				
Capital Stock,	\$100,000 00	\$150,000 00	\$200,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	34,550 00	38,330 00	123,245 00	39,175 00
Bills in circulation of denomination less than five dollars,	7,494 00	8,730 00	30,506 00	24,525 00
Net profits on hand,	6,947 44	13,466 73	25,743 52	6,522 24
Balances due to other banks,	- -	- -	- -	424 23
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	4,911 15	7,556 52	91,303 83	86,325 55
Cash deposited bearing interest,	- -	- -	20,000 00	- -
Total amount due from the bank,	153,902 59	218,083 25	490,798 35	307,172 02
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	6,073 89	5,341 70	10,346 75	6,058 00
Real Estate,	- -	- -	24,000 00	12,000 00

Bills of banks in this and of the other New England States,	3,874 40	208 00	7,337 79	8,031 25	6,817 23
Balances due from other banks,	- -	- -	5,794 00	10,506 24	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	12,989 12	11,353 87	50,362 26	25,261 54	29,000 40
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	130,965 18	201,179 68	392,957 55	329,808 12	253,296 39
Total amount of the Resources of the bank,	153,902 59	218,083 25	490,798 35	377,046 92	307,172 02
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3 per cent., 3,000 00 6,400 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 4 per cent., 6,000 00 12,552 73	April, 1861, 5 per cent., 10,000 00 October, 1861, 5 per cent., 10,000 00 20,492 96	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00 29,886 90	April, 1861, 4 per cent., 6,000 00 October, 1861, 3½ per cent., 5,250 00 5,250 00
Amount of Reserved Profits at the time of declaring the last dividend,	9,025 00	625 00	2,925 00	5,111 40	4,300 00*
Amount of Debts due to the bank, secured by pledge of its stock,	4,975 87	2,069 25	192 20	2,841 91	600 00
Amount of Debts due and not paid, and considered doubtful,	42,266 11	43,222 36	50,405 00	4,280 00	54,668 37
Amount of Liabilities of Directors,					

* "On 57 shares."

	LOWELL—Con.			MALDEN.	NEWTON.
	Prescott.	Railroad.	Wamesit.	Malden.	Newton.
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$600,000 00	\$150,000 00	\$100,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	76,050 00	206,705 00	72,700 00	44,745 00	50,035 00
Bills in circulation of denomination less than five dollars,	28,597 00	49,743 00	20,034 00	16,389 00	15,801 00
Net profits on hand,	30,036 52	116,703 21	8,186 82	12,127 10	20,352 14
Balances due to other banks,	-	400 88	-	-	-
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	55,020 32	108,797 89	35,097 36	15,198 72	44,180 87
Cash deposited bearing interest,	-	-	50,000 00	1,130 06	-
Total amount due from the bank,	389,703 84	1,082,349 98	336,018 18	189,589 88	280,369 01
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	11,049 75	23,564 54	5,077 90	5,315 52	14,862 90
Real Estate,	-	-	13,447 76	5,602 64	5,270 22

Bills of banks in this and of the other New England States,	6,685 87	5,895 00	3,447 83	355 00	782 51
Balances due from other banks,	3,000 00	- -	5,000 00	5,000 00	7,500 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	20,122 02	129,434 52	4,385 41	20,137 01	14,923 54
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded debts of every description, excepting the balances due from other banks, . .	348,846 20	923,455 92	304,659 28	153,179 71	237,029 84
Total amount of the Resources of the bank, . .	389,703 84	1,082,349 98	336,018 18	189,589 88	280,369 01
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00 25,000 00	April, 1861, 4 per cent., 24,000 00 October, 1861, 4 per cent., 24,000 00 105,100 00	April, 1861, 3 per cent., 4,500 00 October, 1861, 3 per cent., 4,500 00 3,293 66	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3 per cent., 3,000 00 11,891 72	April, 1861, 4½ per cent., 6,750 00 October, 1861, 3 per cent., 4,500 00 20,016 13
Amount of Reserved Profits at the time of declaring the last dividend,	1,240 00	9,964 00	1,800 00	- -	3,650 00
Amount of Debts due to the Bank, secured by pledge of its stock,	- -	- -	- -	3,598 15	15,000 00
Amount of Debts due and not paid, and considered doubtful,	14,781 23	102,347 96	17,142 11	27,184 42	11,884 00
Amount of Liabilities of Directors,					

	SOUTH READING.	TOWNSEND.	WALTHAM.	WOBURN.	ATHOL.
	South Reading.	Townsend.	Waltham.	Woburn.	Miller's River.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$100,000 00	\$200,000 00	\$150,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	33,985 00	50,270 00	89,195 00	33,135 00	65,045 00
Bills in circulation of denomination less than five dollars,	12,159 00	22,831 00	8,205 00	22,726 00	22,391 00
Net profits on hand,	8,143 33	9,298 09	4,217 00	25,166 24	13,819 96
Balances due to other banks,	- -	- -	711 53	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	17,201 77	8,705 14	16,784 08	25,367 90	26,833 00
Cash deposited, bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	171,489 10	191,104 23	319,112 61	256,395 14	278,088 96
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	4,473 91	5,109 81	8,400 97	10,896 77	17,088 25
Real Estate,	- -	2,000 00	5,500 00	3,250 00	3,000 00

Bills of banks in this, and of the other New England States,	-	-	972 33	2,400 00	208 11	1,360 00
Balances due from other banks,	-	-	3,000 00	-	-	5,728 84
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	20,559 46		1,377 54	4,000 00	14,371 85	17,837 92
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	146,455 73		178,644 55	298,811 64	227,668 41	233,073 95
Total amount of the Resources of the bank,	171,489 10		191,104 23	319,112 61	256,395 14	278,088 96
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3½ per cent., 3,500 00	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3½ per cent., 3,500 00	April, 1861, 3 per cent., 6,000 00 October, 1861, 3 per cent., 6,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 4 per cent., 6,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	6,595 62		9,072 84	4,001 94	24,614 46	13,324 04
Amount of Debts due to the bank, secured by pledge of its stock,	1,000 00		840 00	1,800 00	4,000 00	3,148 00
Amount of Debts due and not paid, and considered doubtful,	3,000 00		3,100 00*	14,170 00	1,874 56†	2,400 00
Amount of Liabilities of Directors,	54,388 00		9,995 68	21,583 24	73,629 00	30,799 00

* Estimated loss, \$1,000.

† "We may receive from 25 to 50 per cent. on this amount."

	BLACKSTONE.	FITCHBURG.		GRAFTON.	LANCASTER.
	Worcester County.	Fitchburg.	Rollstone.	Grafton.	Lancaster.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$250,000 00	\$250,000 00	\$100,000 00	\$200,000 00
Bills in circulation of the denomination of five dollars and upwards,	26,015 00	153,945 00	66,000 00	45,330 00	98,465 00
Bills in circulation of denomination less than five dollars,	14,224 00	28,057 00	26,719 00	19,221 00	22,028 00
Net profits on hand,	7,235 71	47,044 84	38,178 12	2,941 72	27,195 33
Balances due to other banks,	-	-	-	-	-
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	5,793 05	101,455 10	29,353 35	23,845 19	16,916 62
Cash deposited bearing interest,	-	-	-	-	-
Total amount due from the bank,	153,267 76	585,501 94	410,250 47	191,337 91	364,604 95
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	4,670 05	52,316 73	26,060 46	3,539 71	12,872 37
Real Estate,	-	3,000 00	3,985 05	1,500 00	1,000 00

Bills of banks in this and of the other New England States,	989 00	3,865 00	2,588 00	45 00	231 00
Balances due from other banks,	3,337 00	9,977 71	-	-	618 67
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	2,459 88	99,375 78	23,575 11	26,797 03	30,951 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	141,811 83	416,966 72	354,041 85	159,456 17	318,931 91
Total amount of the Resources of the bank, .	153,267 76	585,501 94	410,250 47	191,337 91	304,604 95
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3 per cent., 3,000 00 October, 1861, 3 per cent., 3,000 00	April, 1861, 3½ per cent., 8,750 00 October, 1861, 3 per cent., 7,500 00	April, 1861, 3 per cent., 3,000 00 October, 1861, 3 per cent., 3,000 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00	25,706 02
Amount of Reserved Profits at the time of declaring the last dividend,	7,223 93	45,000 00	37,154 29	2,007 69	900 00
Amount of Debts due to the bank, secured by pledge of its stock,	3,400 00	4,200 00	3,450 00	400 00	663 87
Amount of Debts due and not paid, and considered doubtful,	1,094 23	6,902 00	1,560 00	1,250 00	39,078 78
Amount of Liabilities of Directors,	27,094 09	70,195 88	69,112 32	55,271 00	

	LEICESTER.	MILFORD.	MILLBURY.	NORTHBOROUGH.	OXFORD.
	Leicester.	Milford.	Millbury.	Northborough.	Oxford.
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$250,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Bills in circulation of denomination of five dollars and upwards,	137,660 00	85,315 00	32,970 00	48,920 00	70,155 00
Bills in circulation of denomination less than five dollars,	32,203 00	15,064 00	15,235 00	13,382 00	12,419 00
Net profits on hand,	21,617 84	34,055 39	5,134 95	18,006 98	7,152 78
Balances due to other banks,	2,464 36	- -	- -	- -	- -
Cash deposited, including all sums whatsoever, due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	30,897 06	31,338 44	18,161 68	32,032 34	7,644 61
Cash deposited bearing interest,	13,530 00	- -	- -	- -	- -
Total amount due from the bank,	438,372 26	415,772 83	171,501 63	212,341 32	197,371 39
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	7,125 35	11,393 83	3,883 04	5,292 81	5,649 08
Real Estate,	3,520 13	- -	- -	2,000 00	3,700 00

Bills of banks in this, and of the other New England States,	404 00	2,569 00	2,894 00	837 50	1,064 00
Balances due from other banks,	10,544 85	-	3,378 98	3,000 00	270 19
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	21,183 99	73,464 94	16,354 92	17,142 70	49,043 90
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	395,593 94	328,345 06	144,990 69	184,068 31	137,644 22
Total amount of the Resources of the bank, .	438,372 26	415,772 83	171,501 63	212,341 32	197,371 39
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00	April, 1861, 4 per cent., 10,000 00 October, 1861, 3½ per cent., 7,500 00	April, 1861, 4 per cent., 4,000 00 October, 1861, 3 per cent., 3,000 00	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3½ per cent., 3,500 00	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3½ per cent., 3,500 00
Amount of Reserved Profits at the time of declaring the last dividend,	18,463 51	32,026 37	3,867 49	19,121 07	6,674 09
Amount of Debts due to the bank, secured by pledge of its stock,	-	15,000 00	300 00	-	205 60
Amount of Debts due and not paid, and considered doubtful,	2,600 00	8,372 66	1,300 00	4,364 91*	900 57
Amount of Liabilities of Directors, . .	10,397 04	58,393 10	37,330 49	73,109 89	24,509 49

* "Probable loss, \$1,271."

	SOUTHBRIDGE.		UXBRIDGE.		WORCESTER.		
	Southbridge.		Blackstone.		Central.	Citizens'.	City.
DUE FROM THE BANK.							
Capital Stock,	\$150,000 00		\$100,000 00		\$350,000 00	\$150,000 00	\$400,000 00
Bills in circulation of denomination of five dollars and upwards,	68,290 00		58,140 00		58,720 00	38,345 00	95,810 00
Bills in circulation of denomination less than five dollars,	14,806 00		13,489 25*		18,983 00	7,423 00	32,281 00
Net profits on hand,	15,550 72		19,976 41		30,243 48	30,021 65	12,936 89
Balances due to other banks,	- -		- -		18,847 15	1,628 83	5,185 28
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	14,113 91		58,749 07		125,682 25	60,478 54	104,407 73
Cash deposited bearing interest,	7,100 00		- -		- -	- -	12,496 78
Total amount due from the bank,	269,860 63		250,354 73		602,475 88	287,897 02	663,117 68
RESOURCES OF THE BANK.							
Gold, Silver, and other coined metals in its banking-house,	18,196 77		12,737 55		24,295 57	11,045 34	29,955 66
Real Estate,	2,600 00		- -		- -	10,000 00	- -

Bills of banks in this and of the other New England States,	1,164 00	756 00	2,530 00	604 00	1,022 00
Balances due from other banks,	1,011 54	5,000 00	14,637 49	2,000 00	5,139 07
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	12,749 56	42,848 12	43,743 92	18,240 70	59,582 54
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	234,138 76	189,013 06	517,268 90	246,006 98	567,418 41
Total amount of the Resources of the bank,	269,860 63	250,354 73	602,475 88	287,897 02	663,117 68
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 6,000 00 October, 1861, 3½ per cent., 5,250 00 14,736 72	April, 1861, 4 per cent., 4,000 00 October, 1861, 4 per cent., 4,000 00 19,966 45	April, 1861, 3½ per cent., 12,250 00 — — 16,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00 28,458 30	April, 1861, 3½ per cent., 14,000 00 October, 1861, 3 per cent., 12,000 00 12,230 51
Amount of Reserved Profits at the time of declaring the last dividend,	—	—	5,500 00	484 75	—
Amount of Debts due to the bank, secured by pledge of its stock,	15,798 10	3,387 76	38,562 15	—	909 92
Amount of Debts due and not paid, and considered doubtful,	20,644 89	42,077 37	90,819 80	12,666 37	64,496 40
Amount of Liabilities of Directors,					

* Bills issued of the denomination of \$1.25, \$1.50, and \$1.75.

	WORCESTER—Conl.			NORTHAMPTON.	
	Mechanics'.	Quinsigamond.	Worcester.	Holyoke.	Northampton.
DUE FROM THE BANK.					
Capital Stock,	\$350,000 00	\$250,000 00	\$300,000 00	\$200,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	100,345 00	73,300 00	103,660 00	92,005 00	106,615 00
Bills in circulation of denomination less than five dollars,	25,446 00	14,971 00	37,662 00	17,218 00	22,991 00
Net profits on hand,	40,271 81	25,032 59	61,123 75	16,815 84	54,194 06
Balances due to other banks,	8,792 02	- -	10,624 02	3,123 29	1,614 63
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	118,474 17	89,340 96	187,437 87	38,318 07	70,882 50
Cash deposited bearing interest,	- -	4,500 00	50,751 31	- -	- -
Total amount due from the bank,	643,329 00	457,144 55	751,258 95	367,480 20	456,297 19
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	16,690 14	33,596 03	27,072 99	12,247 44	15,762 00
Real Estate,	- -	- -	25,000 00	- -	3,885 00

Bills of banks in this and of the other New England States,	9,992 00	1,193 00	4,185 00	172 00	549 00
Balances due from other banks,	22,757 44	12,009 76	6,940 21	1,717 11	1,067 98
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	33,457 33	51,815 32	126,924 63	38,077 84	74,707 09
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	560,432 09	358,530 44	561,136 12	315,265 81	360,326 12
Total amount of the Resources of the bank,	643,329 00	457,144 55	751,258 95	367,480 20	456,297 19
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 14,000 00 October, 1861, 4 per cent., 14,000 00 38,569 74	April, 1861, 3½ per cent., 8,750 00 October, 1861, 3 per cent., 7,500 00 23,620 17	April, 1861, 4½ per cent., 13,500 00 October, 1861, 4 per cent., 12,000 00 59,004 54	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00 15,580 59	April, 1861, 4½ per cent., 9,000 00 October, 1861, 4 per cent., 8,000 00 51,985 71
Amount of Reserved Profits at the time of declaring the last dividend,	-	1,400 00	-	-	2,300 00
Amount of Debts due to the bank, secured by pledge of its stock,	2,830 53	10,370 00	-	-	9,000 00
Amount of Debts due and not paid, and considered doubtful,	41,634 53	59,256 22	43,205 00	19,980 02	21,914 97
Amount of Liabilities of Directors,					

	WARE.	CONWAY.	GREENFIELD.		SHELBURNE.
			Franklin County.	Greenfield.	
	Hampshire Manufacturers'.	Conway.			Shelburne Falls.
DUE FROM THE BANK.					
Capital Stock,	\$350,000 00	\$150,000 00	\$200,000 00	\$200,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	180,850 00	89,405 00	88,000 00	86,725 00	56,420 00
Bills in circulation of denomination less than five dollars,	44,699 00	24,310 00	22,037 00	29,494 00	17,864 00
Net profits on hand,	27,748 05	11,155 19	18,967 30	14,789 65	4,390 38
Balances due to other banks,	1,360 53	- -	308 26	3,547 31	1,369 11
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	17,478 11	12,928 53	32,440 21	33,077 30	20,056 36
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	622,135 69	287,798 72	361,752 77	367,633 26	250,099 85
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	26,769 12	8,220 96	11,064 44	9,672 13	8,652 43
Real Estate,	3,755 30	- -	6,600 00	7,500 00	9,074 41

Bills of banks in this and of the other New England States,	304 00	- -	1,080 00	4,766 00	2,748 00
Balances due from other banks,	- -	- -	4,690 12	- -	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	15,845 91	20,939 34	31,723 61	38,748 39	12,831 95
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	575,431 36	258,638 42	306,594 60	306,946 74	216,793 06
Total amount of the Resources of the bank, .	622,135 69	287,798 72	361,752 77	367,633 26	250,099 85
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 14,000 00 October, 1861, 3 per cent., 10,500 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3½ per cent., 5,250 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	27,974 66	9,413 76	17,184 50	13,410 08	3,970 29
Amount of Debts due to the bank, secured by pledge of its stock,	1,330 00	5,900 00	3,000 00	- -	8,000 00
Amount of Debts due and not paid, and considered doubtful,	- -	- -	892 00	- -	1,000 00
Amount of Liabilities of Directors,	16,640 20	39,193 89	5,003 82	8,000 00	69,234 27

	CHICOPEE.	HOLYOKE.	MONSON.	SPRINGFIELD.	
	Cabot.	Hadley Falls.	Monson.	Agawam.	Chicopee.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$200,000 00	\$150,000 00	\$300,000 00	\$300,000 00
Bills in circulation of denomination of five dollars and upwards,	99,620 00	119,375 00	80,300 00	150,350 00	98,395 00
Bills in circulation of denomination less than five dollars,	28,402 00	20,788 00	19,050 00	42,816 00	60,440 00
Net profits on hand,	21,724 16	25,007 41	6,173 66	20,052 14	41,752 82
Balances due to other banks,	2,581 48	332 10	358 68	11,861 57	15,566 60
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	42,862 44	44,005 14	5,815 93	96,179 46	121,660 68
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	345,190 08	409,507 65	261,698 27	621,259 17	637,815 10
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	5,352 42	8,979 32	4,952 51	14,155 44	27,155 28
Real Estate,	- -	2,000 00	6,626 62	8,087 15	7,500 00

Bills of banks in this, and of the other New England States,	226 00	250 00	408 80	559 00	6,456 33
Balances due from other banks,	2,605 19	-	-	11,760 45	3,000 00
Balances in other bank or banks to be applied to redemption of bills and payable on demand,	52,296 99	73,104 52	16,589 47	65,679 70	47,460 47
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	284,709 48	325,173 81	233,120 87	521,017 43	546,243 02
Total amount of the Resources of the bank,	345,190 08	409,507 65	261,698 27	621,259 17	637,815 10
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3½ per cent., 5,250 00 October, 1861, 3½ per cent., 5,250 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00	April, 1861, 3½ per cent., 5,250 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 3½ per cent., 10,500 00 October, 1861, 3½ per cent., 10,500 00	April, 1861, 4 per cent., 12,000 00 October, 1861, 4 per cent., 12,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	20,774 79	22,842 74	5,259 77	18,338 87	39,274 15
Amount of Debts due to the bank, secured by pledge of its stock,	200 00	700 00	3,600 00	1,500 00	5,800 00
Amount of debts due and not paid, and considered doubtful,	1,400 00	-	1,607 37	4,976 65	5,500 00
Amount of Liabilities of Directors,	10,443 77	3,115 50	20,523 89	56,179 76	33,638 74

	SPRINGFIELD—Con.			WESTFIELD.	
	John Hancock.	Pynchon.	Springfield.	Hampden.	Westfield.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$150,000 00	\$300,000 00	\$150,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	65,085 00	107,200 00	109,600 00	75,320 00	48,560 00
Bills in circulation of denomination less than five dollars,	33,922 00	35,737 00	26,023 00	14,355 00	15,223 00
Net profits on hand,	6,723 21	21,404 41	34,634 55	20,827 77	5,610 47
Balances due to other banks,	2,917 21	17,153 61	3,173 53	214 33	1,736 81
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	50,775 00	45,050 42	152,557 96	28,879 57	24,054 63
Cash deposited bearing interest,	- -	- -	- -	- -	4,000 00
Total amount due from the bank,	309,422 42	376,545 44	625,989 04	289,596 67	249,184 91
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	11,325 87	12,488 59	26,140 38	15,417 30	7,764 64
Real Estate,	8,536 50	17,000 00	7,200 00	8,140 74	8,992 54

Bills of banks in this and of the other New England States,	-	-	-	-	2,904 00	569 00
Balances due from other banks,	-	3,000 00	-	-	294 85	5,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	24,654 39	34,887 20	49,693 17		51,330 00	10,089 46
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	264,905 66	309,169 65	542,955 49		211,509 78	216,769 27
Total amount of the Resources of the bank, . .	309,422 42	376,545 44	625,989 04		289,596 67	249,184 91
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3½ per cent., 5,250 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 4 per cent., 6,000 00	April, 1861, 3½ per cent., 10,500 00 October, 1861, 3 per cent., 9,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3½ per cent., 5,250 00	April, 1861, 3 per cent., 4,500 00 October, 1861, 3 per cent., 4,500 00	4,919 89
Amount of Reserved Profits at the time of declaring the last dividend,	6,058 91	20,501 99	34,117 27	20,125 04		
Amount of Debts due to the bank, secured by pledge of its stock,	2,800 00	900 00	2,355 00	5,100 00	4,425 00	
Amount of Debts due and not paid, and considered doubtful,	4,944 60	2,000 00	4,500 00	-	-	10,944 46
Amount of Liabilities of Directors,	6,739 00	29,158 40	6,305 00	32,405 67	62,900 15	

	ADAMS.		GT. BARRINGTON.	LEE.	PITTSFIELD.
	Adams.	Berkshire.	Mahaive.	Lee.	Agricultural.
DUE FROM THE BANK.					
Capital Stock,	\$350,000 00	\$100,000 00	\$200,000 00	\$300,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	96,590 00	70,595 00	90,625 00	95,420 00	77,415 00
Bills in circulation of denomination less than five dollars,	37,058 00	24,125 00	26,735 00	28,781 00	27,831 00
Net profits on hand,	14,255 37	4,055 23	30,004 51	8,670 76	49,254 61
Balances due to other banks,	1,138 13	6,268 13	7,808 74	3,523 98	5,873 42
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	23,105 83	8,532 09	46,084 02	22,021 68	81,518 76
Cash deposited bearing interest,	812 00	- - -	- - -	- - -	- - -
Total amount due from the bank,	522,959 33	213,575 45	401,257 27	458,417 42	441,892 79
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	10,727 20	3,338 87	8,024 73	4,173 34	7,816 33
Real Estate,	8,575 75	700 00	3,000 00	10,000 00	8,800 00

Bills of banks in this and of the other New England States,	554 00	387 00	2,179 00	498 00	1,112 00
Balances due from other banks,	1,967 28	- -	5,521 59	- -	16,823 89
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	13,141 24	23,420 43	21,783 33	43,691 84	36,952 95
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, .	487,993 86	185,729 15	360,748 62	400,054 24	370,387 62
Total amount of the Resources of the bank, .	522,959 33	213,575 45	401,257 27	458,417 42	441,892 79
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3½ per cent., 12,250 00	April, 1861, 6 per cent., 3,495 73*	April, 1861, 4 per cent., 8,000 00	- -	April, 1861, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	October, 1861, 3 per cent., 10,500 00	October, 1861, 3 per cent., 3,000 00	October, 1861, 3½ per cent., 7,000 00	- -	- -
Amount of Debts due to the bank, secured by pledge of its stock,	12,642 39	3,340 96	29,051 16	7,008 39	45,200 14
Amount of Debts due and not paid, and considered doubtful,	- -	2,000 00	- -	300 00	- -
Amount of Liabilities of Directors,	13,428 00	- -	12,000 00	60,000 00	46,600 00
	240,681 51	65,881 45	6,417 21	16,797 33	25,671 37

* "An interest dividend on the stock from the time it was paid in, to April 1, 1861."

	PITTSFIELD—Con.	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.
	Pittsfield.	Housatonic.	Neponset.	Dedham.	Blue Hill.
DUE FROM THE BANK.					
Capital Stock,	\$500,000 00	\$200,000 00	\$100,000 00	\$300,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	169,865 00	55,450 00	55,565 00	98,373 00*	46,830 00
Bills in circulation of denomination less than five dollars,	36,008 00	14,891 00	17,242 00	24,952 00	10,263 00
Net profits on hand,	22,302 88	5,060 35	21,582 30	36,745 83	318 92
Balances due to other banks,	15,311 82	5,193 94	5,891 10	26 10	5,441 98
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	132,878 46	61,321 39	22,605 16	57,103 97	46,858 82
Cash deposited, bearing interest,	- -	- -	- -	6,627 62	- -
Total amount due from the bank,	876,366 16	341,916 68	222,885 56	523,828 52	259,712 72
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	27,843 35	11,820 06	5,586 60	25,930 86	16,629 17
Real Estate,	13,767 14	6,500 00	- -	- -	- -

Bills of banks in this and of the other New England States,	958 00†	2,577 00	6,707 78	2,070 00	3,612 00
Balances due from other banks,	3,000 00	3,000 00	- -	3,446 61	2,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	118,108 57	22,305 75	645 02	15,004 63	- -
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	712,689 10	295,713 87	209,946 16†	477,376 42	237,471 55
Total amount of the Resources of the bank,	876,366 16	341,916 68	222,885 56	523,828 52	259,712 72
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3 per cent., 15,000 00 October, 1861, 3 per cent., 15,000 00 17,886 23	- - October, 1861, 3 per cent., 6,000 00 4,282 31	April, 1861, 4 per cent., 4,000 00 October, 1861, 4 per cent., 4,000 00 20,738 66	Nov. 1860, 4 per cent., 12,000 00 May, 1861, 4 per cent., 12,000 00 39,496 84	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00 355 38
Amount of Reserved Profits at the time of declaring the last dividend,					
Amount of Debts due to the bank, secured by pledge of its stock,	5,800 00	1,100 00	200 00	1,786 00	1,800 00
Amount of Debts due and not paid, and considered doubtful,	- -	15,000 00	350 00	8,810 35	7,042 57
Amount of Liabilities of Directors,	240,575 94	3,606 93	38,544 45	48,163 00	23,330 17

* In 1816 issued bills of the denomination of \$6.

† "And New York."

‡ "\$10,000 United States Loan."

	DORCHESTER—Con.		QUINCY.		RANDOLPH.	ROXBURY.
	Mattapan.		Mt. Wollaston.	Quincy Stone.	Randolph.	People's.
DUE FROM THE BANK.						
Capital Stock,	\$100,000 00		\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Bills in circulation of the denomination of five dollars and upwards,	41,620 00		25,500 00	50,560 00	49,165 00	47,035 00
Bills in circulation of denomination less than five dollars,	17,414 00		10,064 00	12,639 00	17,289 00	14,195 00
Net profits on hand,	10,505 50		9,120 25	17,513 12	47,690 28	13,740 58
Balances due to other banks,	- -		500 00	- -	- -	4,118 00
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	47,217 94		56,886 30	38,434 23	73,998 26	91,509 53
Cash deposited bearing interest,	- -		- -	- -	- -	- -
Total amount due from the bank,	216,757 44		252,070 55	269,146 35	338,142 54	320,598 11
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	8,744 76		5,345 66	5,927 02	17,158 43	20,671 25
Real Estate,	6,000 00		- -	5,892 53	- -	- -

Bills of banks in this and of the other New England States,	-	-	546 00	1,074 12	414 00	4,110 00
Balances due from other banks,	10 00	-	7,500 00	-	-	-
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	12,057 59	-	3,520 22	15,411 79	16,936 49	-
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded debts of every description, excepting the balances due from other banks,	189,945 09	-	235,158 67	240,840 89	303,633 62	295,816 86
Total amount of the Resources of the bank,	216,757 44	-	252,070 55	269,146 35	338,142 54	320,598 11
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 4,000 00 October, 1861, 4 per cent., 4,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 5 per cent., 7,500 00 October, 1861, 5 per cent., 7,500 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	9,444 38	-	8,088 90	16,000 00	45,257 81	13,740 58
Amount of Debts due to the Bank, secured by pledge of its stock,	800 00*	-	1,000 00	1,875 00	-	-
Amount of Debts due and not paid, and considered doubtful,	616 21	-	12,043 41	10,192 00	7,330 40	1,762 00
Amount of Liabilities of Directors,	5,840 26	-	26,900 00	30,000 00	-	783 49

* "On 10 shares."

	ROXBURY—Con.	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.
	Rockland.	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.	Fairhaven.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$150,000 00	\$150,000 00	\$100,000 00	\$300,000 00
Bills in circulation of denomination of five dollars and upwards,	67,830 00	46,475 00	34,525 00	16,610 00	27,015 00
Bills in circulation of denomination less than five dollars,	25,853 00	17,160 00	14,119 00	8,567 00	10,492 00
Net profits on hand,	15,536 77	28,750 41	5,753 63	18,284 59	11,794 61
Balances due to other banks,	- -	- -	- -	2,740 76	923 30
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	186,304 49	30,614 79	6,427 23	10,311 79	66,487 05
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the bank,	445,524 26	273,000 20	210,824 86	156,514 14	416,711 96
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	15,279 00	14,388 69	9,939 50	3,231 58	11,441 13
Real Estate,	- -	6,000 00	1,000 00	7,500 00	3,000 00

Bills of banks in this and of the other New England States,	14,146 77	3,189 00	132 00	2,508 26	662 00
Balances due from other banks,	- -	- -	- -	- -	3,000 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	52,306 37	5,877 39	9,656 24	5,316 75	26,029 71
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	363,792 12	243,545 12	190,097 12	137,957 55	372,579 12
Total amount of the Resources of the bank,	445,524 26	273,000 20	210,824 86	156,514 14	416,711 96
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 6,000 00 October, 1861, 4 per cent., 6,000 00 14,374 80	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00 25,095 93	- - - - - - - - - - - -	April, 1861, 3 per cent., 3,000 00 October, 1861, 3 per cent., 3,000 00 17,796 49	- - - - - - - - 1,651 83
Amount of Reserved Profits at the time of declaring the last dividend,	3,200 00*	- -	- -	- -	3,600 00
Amount of Debts due to the bank, secured by pledge of its stock,	925 00	13,276 02	16,416 44	12,000 00	45,401 36
Amount of Debts due and not paid, and considered doubtful,	18,161 00	25,301 32	21,524 70	42,797 60	65,195 81
Amount of Liabilities of Directors,					

* "On 40 shares."

	FALL RIVER.				NEW BEDFORD.	
	Fall River.	Massasoit.	Metacomet.	Wamsutta.		Bedford Commercial.
DUE FROM THE BANK.						
Capital Stock,	\$350,000 00	\$200,000 00	\$600,000 00	\$100,000 00		\$600,000 00
Bills in circulation of denomination of five dollars and upwards,	95,550 00	48,920 00	89,780 00	19,140 00		122,305 00
Bills in circulation of denomination less than five dollars,	16,547 00	7,257 00	19,361 00	13,588 00		19,433 00
Net profits on hand,	52,776 97	20,687 76	26,479 37	6,431 46		26,524 89
Balances due to other banks,	933 25	311 48	3,338 19	67 90		123,284 14
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	71,118 64	45,448 33	112,226 82	13,812 74		174,103 15
Cash deposited bearing interest,	- -	- -	- -	- -		8,000 00
Total amount due from the bank,	586,925 86	322,624 57	851,185 38	153,040 10		1,073,650 18
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	20,266 07	10,280 93	10,514 72	3,950 59		13,274 13
Real Estate,	8,000 00	- -	- -	- -		16,800 00

Bills of banks in this, and of the other New England States,	2,020 00	6,016 21	3,013 66	1,706 20*	4,191 65
Balances due from other banks,	4,489 68	- -	- -	- -	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	36,642 53	5,737 95	55,811 35	7,648 67	131,821 48
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	515,507 58	300,589 48	478,845 65	139,734 64	907,562 92
Total amount of the Resources of the bank, .	536,925 86	322,624 57	851,185 38	153,040 10	1,073,650 18
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 14,000 00 October, 1861, 4 per cent., 14,000 00	January, 1861, 3½ per cent., 7,000 00 July, 1861, 3½ per cent., 7,000 00	January, 1861, 3½ per cent., 21,000 00 July, 1861, 3 per cent., 18,000 00	January, 1861, 3 per cent., 3,000 00	April, 1861, 3½ per cent., 21,000 00 October, 1861, 3½ per cent., 21,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	51,023 58	16,211 23	44,349 16	2,480 67	24,147 42
Amount of Debts due to the bank, secured by pledge of its stock,	5,250 00	- -	9,750 00	- -	- -
Amount of Debts due and not paid, and considered doubtful,	- -	6,000 00	- -	20,458 92†	797 93
Amount of Liabilities of Directors,	119,424 00	121,978 39	297,744 45	75,383 55	253,133 47

* Including balances due.

† "Of which \$4,927.54 is deemed good."

	NEW BEDFORD—Con.			TAUNTON.		
	Marine.	Mechanics'.	Merchants'.	Bristol County.	Machinists'.	
DUE FROM THE BANK.						
Capital Stock,	\$600,000 00	\$600,000 00	\$600,000 00	\$500,000 00	\$200,000 00	
Bills in circulation of denomination of five dollars and upwards,	192,575 00	118,860 00	201,950 00	99,540 00	74,730 00	
Bills in circulation of denomination less than five dollars,	35,395 00	21,786 00	30,395 00	47,494 00	42,860 00	
Net profits on hand,	41,166 29	29,514 52	92,722 85	48,577 03	11,523 48	
Balances due to other banks,	18 66	-	6,197 33	1,414 08	948 67	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	217,879 14	147,006 59	271,249 49	116,425 44	64,455 36	
Cash deposited bearing interest,	8,000 00	8,000 00	8,000 00	5,500 00	5,000 00	
Total amount due from the bank,	1,095,034 09	924,667 11	1,210,514 67	818,950 55	399,517 51	
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its banking-house,	21,861 18	16,810 68	24,054 58	16,026 13	8,299 73	
Real Estate,	11,283 00	9,000 00	6,000 00	10,000 00	-	

Bills of banks in this and of the other New England States,	1,565 00	916 00	471 00	6,486 24	1,511 23
Balances due from other banks,	2,413 69	21 16	4,678 97	-	15,519 75
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	84,950 42	30,532 58	113,365 91	23,174 30	17,016 14
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	972,960 80	867,386 69	1,061,944 21	763,263 88	357,170 66
Total amount of the Resources of the bank,	1,095,034 09	924,667 11	1,210,514 67	818,950 55	399,517 51
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3½ per cent., 21,000 00 October, 1861, 3½ per cent., 21,000 00	April, 1861, 3 per cent., 18,000 00 October, 1861, 3 per cent., 18,000 00	April, 1861, 4 per cent., 24,000 00 October, 1861, 4 per cent., 24,000 00	April, 1861, 4 per cent., 14,000 00* October, 1861, 4 per cent., 19,000 00†	April, 1861, 3 per cent., 6,000 00 October, 1861, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	43,575 48	27,015 95	89,789 85	46,523 36	10,073 21
Amount of Debts due to the bank, secured by pledge of its stock,	300 00	475 00	1,400 00	500 00	-
Amount of Debts due and not paid, and considered doubtful,	7,006 04	15,192 00	7,655 00	5,000 00	10,000 00
Amount of Liabilities of Directors,	96,756 94	113,832 50	122,258 03	21,195 23	28,379 11

* On \$350,000 capital.

† On \$475,000 capital.

	TAUNTON—Con.	ABINGTON.	HINGHAM.	N. BRIDGEWATER.	PLYMOUTH.
	Taunton.	Abington.	Hingham.	North Bridgewater.	Old Colony.
DUE FROM THE BANK.					
Capital Stock,	\$400,000 00	\$150,000 00	\$140,000 00	\$100,000 00	\$210,000 00
Bills in circulation of denomination of five dollars and upwards,	122,290 00	40,230 00	75,020 00	42,925 00	92,270 00
Bills in circulation of denomination less than five dollars,	50,808 00	15,224 00	18,731 00	15,714 00	23,003 00
Net profits on hand,	79,655 71	29,855 28	8,771 12	30,318 09	13,766 39
Balances due to other banks,	2,976 78	- - -	- - -	- - -	- - -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits, and balances due to other banks excepted,	217,343 75	24,310 91	33,272 98	31,539 08	48,229 00
Cash deposited bearing interest,	- - -	- - -	- - -	- - -	12,198 51
Total amount due from the bank,	873,074 24	259,620 19	275,795 10	220,496 17	399,466 90
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its banking-house,	22,447 99	6,662 23	9,579 46	6,945 56	6,683 67
Real Estate,	11,000 00	6,000 00	13,230 77	- - -	2,500 00

Bills of banks in this, and of the other New England States,	1,975 00	2,305 00	803 41	2,914 00	4,051 83
Balances due from other banks,	1,014 96	5,000 00	2,068 41	- -	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	45,340 72	15,893 87	16,265 30	13,203 44	30,116 62
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	791,295 57	223,759 09	233,847 75	197,433 17	356,114 78
Total amount of the Resources of the bank,	873,074 24	259,620 19	275,795 10	220,496 17	399,466 90
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 16,000 00 October, 1861, 4 per cent., 16,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00	April, 1861, 3½ per cent., 4,900 00 October, 1861, 3 per cent., 4,200 00	April, 1861, 4 per cent., 4,000 00 October, 1861, 4 per cent., 4,000 00	April, 1861, 3½ per cent., 7,350 00 October, 1861, 3 per cent., 6,300 00
Amount of Reserved Profits at the time of declaring the last dividend,	76,315 00	25,000 00	6,641 81	25,000 00	12,124 82
Amount of Debts due to the bank, secured by pledge of its stock,	2,800 00	1,370 00	900 00	- -	1,325 00
Amount of Debts due and not paid, and considered doubtful,	380 84	10,600 00	3,050 00	10,988 10	10,700 00
Amount of Liabilities of Directors,	2,590 41	26,300 00	38,400 00	4,003 50	26,256 30

	PLYMOUTH—Con.	WAREHAM.	FALMOUTH.	HARWICH.
	Plymouth.	Wareham.	Falmouth.	Bank of Cape Cod.
DUE FROM THE BANK.				
Capital Stock,	\$150,000 00	\$100,000 00	\$100,000 00	\$150,000 00
Bills in circulation of denomination of five dollars and upwards,	69,640 00	28,950 00	39,020 00	109,730 00
Bills in circulation of denomination less than five dollars,	17,879 00	12,296 00	5,902 00	30,112 00
Net profits on hand,	7,511 66	17,171 43	3,002 23	12,808 07
Balances due to other banks,	- -	277 94	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	46,220 28	60,799 13	2,780 72	32,404 12
Cash deposited bearing interest,	425 66	- -	- -	- -
Total amount due from the bank,	291,676 60	219,494 50	150,704 95	335,054 19
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	6,804 92	5,538 11	5,292 26	8,257 15
Real Estate,	2,500 00	5,000 00	4,300 00	3,625 81

Bills of banks in this and of the other New England States,	3,648 55	4,781 00	1,049 00	2,163 00
Balances due from other banks,	7,500 00	- -	- -	30,982 00
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	31,906 68	9,119 44	2,805 04	3,000 00
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	239,316 45	195,055 95	137,258 65	287,026 23
Total amount of the Resources of the bank,	291,676 60	219,494 50	150,704 95	335,054 19
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 4 per cent., 6,000 00 October, 1861, 3 per cent., 4,500 00	January, 1861, 3 per cent., 3,000 00 July, 1861, 3 per cent., 3,000 00	October, 1861, 3 per cent., 3,000 00	April, 1861, 4 per cent., 6,000 00 October, 1861, 3½ per cent., 5,250 00
Amount of Reserved Profits at the time of declaring the last dividend,	6,392 34	16,792 71	3,528 62	11,812 40
Amount of Debts due to the bank, secured by pledge of its stock,	1,000 00	400 00	1,550 00	4,239 00
Amount of Debts due and not paid, and considered doubtful,	2,500 00	10,000 00	1,000 00	2,500 00
Amount of Liabilities of Directors,	20,522 64	600 00	17,650 00	15,550 00

	PROVINCETOWN.	YARMOUTH.	EDGARTOWN.	NANTUCKET.
	Provincetown.	Barnstable.	Martha's Vineyard.	Pacific.
DUE FROM THE BANK.				
Capital Stock,	\$100,000 00	\$350,000 00	\$100,000 00	\$200,000 00
Bills in circulation of denomination of five dollars and upwards,	82,585 00	226,115 00	62,095 00	60,330 00
Bills in circulation of denomination less than five dollars,	13,911 00	34,067 00	16,038 00	13,206 00
Net profits on hand,	2,856 20	35,909 33	20,300 64	42,688 39
Balances due to other banks,	- -	- -	- -	- -
Cash deposited, including all sums whatsoever, due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	56,219 16	33,287 08	78,935 55	121,504 49
Cash deposited bearing interest,	- -	- -	- -	- -
Total amount due from the bank,	255,571 36	679,378 41	277,369 19	437,728 88
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its banking-house,	5,958 63	29,362 39	3,413 44	14,671 32
Real Estate,	3,500 00	5,500 00	5,000 00	10,000 00

Bills of banks in this and of the other New England States,	386 00	46 00	345 00	4,112 00
Balances due from other banks,	- -	1,000 00	- -	- -
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,	67,601 13	59,083 94	93,396 04	109,799 09
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks,	178,125 60	584,386 08	175,214 71	299,146 47
Total amount of the Resources of the bank,	255,571 36	679,378 41	277,369 19	437,728 88
Rate and amount of Dividends since the last annual return, with dates,	April, 1861, 3½ per cent., 3,500 00 October, 1861, 3 per cent., 3,000 00	April, 1861, 4 per cent., 14,000 00 October, 1861, 4 per cent., 14,000 00	April, 1861, 3 per cent., 3,000 00 October, 1861, 3 per cent., 3,000 00	April, 1861, 4 per cent., 8,000 00 October, 1861, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	2,295 67	33,228 30	19,519 45	42,217 70
Amount of Debts due to the bank, secured by pledge of its stock,	4,286 00	2,840 00	- -	3,000 00
Amount of Debts due and not paid, and considered doubtful,	3,000 00	15,776 90	900 00	14,500 00
Amount of Liabilities of Directors,	15,209 00	49,739 93	43,018 40	4,637 79

AGGREGATES.

	36 incorporated Banks in Boston.	6 organized under Gen- eral Law.	Aggregates of 42 Banks in Boston.	139 Banks out of Boston.*	Aggregates of 181 Banks in the Commonwealth.
DUE FROM THE BANKS.					
Capital Stock,	\$34,531,700 00	\$3,700,000 00	\$38,231,700 00	\$29,112,500 00	\$67,344,200 00
Bills in circulation of denomination of five dollars and upwards,	4,912,537 50	472,785 00	5,385,322 50	10,078,850 00	15,464,172 50
Bills in circulation of denomination less than five dollars,	962,626 50	164,678 00	1,127,304 50	2,925,829 75	4,053,134 25
Net profits on hand,	2,893,428 47	101,173 84	2,994,602 31	2,907,995 89	5,902,598 20
Balances due to other banks,	7,418,097 98	168,867 21	7,586,965 19	413,561 05	8,000,526 24
Cash deposited, including all sums whatsoever due from the banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted,	22,587,958 51	1,731,751 60	24,319,710 11	8,366,693 16	32,686,403 27
Cash deposited bearing interest,	753,739 94	225,590 24	979,330 18	290,978 30	1,270,308 48
Total amount due from the banks,	74,060,088 90	6,564,845 89	80,624,934 79	54,096,408 15	134,721,342 94
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	6,740,635 04	387,001 09	7,127,636 13	1,749,556 88	8,877,193 01
Real Estate,	880,751 66	- -	880,751 66	745,653 04	1,626,404 70

Bills of banks in this, and of the other New England States,	3,426,526 90	223,347 16	3,649,874 06	401,056 68	4,050,930 74
Balances due from other banks,	4,204,310 68	169,347 87	4,373,658 55	419,368 36	4,793,026 91
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,†	- - -	- - -	- - -	4,334,959 20	4,334,959 20
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	58,807,864 62	5,785,149 77	64,593,014 39	46,445,813 99	111,038,828 38
Total amount of the Resources of the banks, .	74,060,088 90	6,564,845 89	80,624,934 79	54,096,408 15	134,721,342 94
Amount of Dividends since the last annual returns, with dates, (for rates see next page.)	April, 1861, 1,227,234 00 October, 1861, 1,119,234 00 2,593,491 63	April, 1861, 103,000 00 October, 1861, 109,000 00 75,946 60	April, 1861, 1,330,234 00 October, 1861, 1,222,234 00 2,669,438 23	April, 1861, 1,027,985 73 October, 1861, 935,100 00 2,718,663 99	April, 1861, 2,358,219 73 October, 1861, 2,157,334 00 5,388,102 22
Amount of Debts due to the banks, secured by pledge of their stock,	316,513 47	156,198 69	472,712 16	364,970 34	837,682 50
Amount of Debts due and not paid, and considered doubtful,	799,716 60	58,333 75	858,050 35	956,042 45	1,814,092 80
Amount of Liabilities of Directors, . . .	5,092,060 65	366,966 66	5,459,027 31	6,152,534 46	11,611,561 77
Amount of stocks deposited with the Auditor,†	- - -	1,451,400 00	1,451,400 00	75,265 47	1,526,665 47

* Including Banks in South Boston, required to be classed with Banks out of Boston—and Harvard Bank, in Cambridge, organized under General Law.

† This question refers only to Banks out of Boston.

STATEMENT OF DIVIDENDS—1861.

Average dividend of 41 Banks in Boston—not including those in South Boston—paid in April on \$37,931,700 capital, was $3\frac{51}{100}$ per cent.

Average dividend of 41 Banks in Boston—not including those in South Boston—paid in October on \$37,731,700 capital, was $3\frac{24}{100}$ per cent.

Average dividend of 133 Banks out of Boston—including those in South Boston—paid in April on \$27,412,500 capital, was $3\frac{31}{100}$ per cent.

Average dividend of 131 Banks out of Boston—including those in South Boston—paid in October on \$27,287,500 capital, was $3\frac{42}{100}$ per cent.

Average dividend of 174 Banks in the Commonwealth, paid in April on \$65,344,200 capital, was $3\frac{58}{100}$ per cent.

Average dividend of 172 Banks in the Commonwealth, paid in October on \$65,019,200 capital, was $3\frac{32}{100}$ per cent.

By authority of Acts of the legislature of 1861, the Capital Stock of the Bristol County Bank, in Taunton, was increased from \$350,000 to \$500,000; the Essex, in Haverhill, from \$100,000 to \$200,000.

The Lee, Wrentham, and Fairhaven Banks, representing a capital of \$750,000, made no dividends in 1861. The Continental, in Boston, Harvard, in Cambridge, Housatonic, in Stockbridge, and the Falmouth, representing a capital of \$800,000, made none in April; and the Atlantic, in Boston, Village, in Danvers, Mercantile, in Salem, Central, in Worcester, Agricultural, in Pittsfield, and the Wamsutta, in Fall River, representing a capital of \$1,550,000, none in October.

STATEMENT OF DIVIDENDS—1860.

Average dividend of 38 Banks in Boston—not including those in South Boston—paid in April on \$35,620,000 capital, was $3\frac{5.8}{100}$ per cent., and of 40 Banks paid in October on \$36,831,700 capital, $3\frac{7.1}{100}$ per cent.

Average dividend of 135 Banks out of Boston—including those in South Boston—paid in April on \$28,237,500 capital, was $3\frac{7.5}{100}$ per cent., and of 136 Banks paid in October on \$28,362,500 capital, $3\frac{7.8}{100}$ per cent.

Average dividend of 173 Banks in the Commonwealth, paid in April on \$63,857,500 capital, was $3\frac{7.4}{100}$ per cent., and of 176 Banks paid in October on \$65,194,200 capital, $3\frac{7.4}{100}$ per cent.

The following Table shows the Aggregates of Banks in 1860.

	36 incorporated Banks in Boston.	4 organized under Gen- eral Law.	Aggregates of 40 Banks in Boston.	133 Banks out of Boston.*	Aggregates of 173 Banks in the Commonwealth.
DUE FROM THE BANKS.					
Capital Stock,	\$34,531,700 00	\$3,200,000 00	\$37,731,700 00	\$28,750,350 00	\$66,482,050 00
Bills in circulation of denomination of five dollars and upwards,	6,334,279 50	465,570 00	6,799,849 50	13,242,893 00	20,042,742 50
Bills in circulation of denomination less than five dollars,	1,123,835 50	160,895 00	1,284,730 50	3,685,272 00	4,970,002 50
Net profits on hand,	3,324,894 30	84,282 37	3,409,176 67	2,951,362 44	6,360,539 11
Balances due to other banks,	7,978,983 69	533,791 05	8,512,774 74	447,905 77	8,960,680 51
Cash deposited, including all sums whatsoever due from banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted,	17,718,195 95	1,410,569 99	19,128,765 94	9,145,828 99	28,274,594 93
Cash deposited bearing interest,	1,308,837 02	154,699 75	1,463,536 77	508,390 96	1,971,927 73
Total amount due from the banks,	72,320,725 96	6,009,808 16	78,330,534 12	58,732,003 16	137,062,537 28
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses,	4,642,388 39	268,911 45	4,911,299 84	1,656,588 04	6,567,887 88
Real Estate,	881,881 17	4,000 00	885,881 17	713,931 59	1,599,812 76

Bills of banks in this and of the other New England States,	4,974,601 76	266,285 03	5,240,886 79	522,789 70	5,763,676 49
Balances due from other banks,	3,252,709 49	169,096 96	3,421,806 45	544,919 79	3,966,726 24
Balances in other bank or banks to be applied to redemption of bills, and payable on demand,†	- -	- -	- -	4,177,459 23	4,177,459 23
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other banks, . .	58,569,145 15	5,301,514 72	63,870,659 87	51,116,314 81	114,986,974 68
Total amount of the Resources of the banks, .	72,320,725 96	6,009,808 16	78,330,534 12	58,732,003 16	137,062,537 28
Amount of Dividends since the last annual returns, with dates, (for rates see page 83,) .	April, 1860, 1,208,500 00 October, 1860, 1,273,434 00	April, 1860, 68,000 00 October, 1860, 94,000 00	April, 1860, 1,276,500 00 October, 1860, 1,367,434 00	April, 1860, 1,058,160 00 October, 1860, 1,070,895 00	April, 1860, 2,334,660 00 October, 1860, 2,438,329 00
Amount of Reserved Profits at the time of declaring the last dividends,	2,663,274 90	44,912 02	2,708,186 92	2,665,607 58	5,373,794 50
Amount of Debts due to the banks, secured by pledge of their stock,	158,289 00	5,850 00	164,139 00	219,543 00	383,702 00
Amount of Debts due and not paid, and considered doubtful,	90,100 55	300 00	90,400 55	260,643 77	351,044 32
Amount of Liabilities of Directors, . .	4,922,367 17	533,016 46	5,455,413 63	6,180,150 62	11,635,564 25
Amount of stocks deposited with the Auditor,‡	- -	757,400 00	757,400 00	- -	757,400 00

* Including Banks in South Boston, required to be classed with Banks out of Boston.

† This question refers only to Banks out of Boston.

‡ This question refers only to Banks organized under the General Law.

CONDITION

OF THE

INSTITUTIONS FOR SAVINGS

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1 8 6 1 .

	BOSTON.				CHELSEA.	
	Franklin Institution for Savings.	Provident Institution for Savings.	Suffolk Savings Bank.	East Boston Savings Bank.	Chelsea Savings Bank.	
Number of Depositors,	207	29,324	9,346	2,088		1,203
Amount of Deposits,	\$20,494 13	\$6,539,732 21	\$2,812,942 93	\$150,705 31		\$92,902 83
Public Funds,	10,165 50	631,390 00	368,100 00	- -		4,812 50
Loans on public funds,	- -	17,000 00	50,000 00	- -		- -
Bank Stock,	- -	992,180 00	365,175 00	47,947 70		24,529 50
Loans on bank stock,	- -	32,650 00	5,000 00	13,000 00		- -
Deposits, in banks, bearing interest,	10,204 44	350,000 00	90,000 00	1,696 00		- -
Loans on railroad stock, :	- -	2,975 00	- -	- -		- -
Invested in real estate,	- -	51,500 00	- -	- -		- -
Loans on mortgage of real estate,	- -	2,555,020 00	1,252,800 00	68,418 75		51,675 00
Loans to county, or town,	- -	665,200 00	- -	900 00		2,700 00
Loans on personal security,	- -	1,693,650 00	904,034 16	21,520 00		1,500 00
Cash on hand,	386 17	123,651 77	14,644 57	3,984 20		6,372 13

Rate and amount of ordinary Dividend for last year,	—	—	4 per cent, 257,196 72	4 per cent, 108,571 45	5 per cent, 6,923 09	5 per cent, —
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	New Bank.*	8 per cent.	21,175 11	3 years, 4 per ct.	2 years, 5 per ct.	2 years, 5 per ct.
Annual Expenses of the institution,	—	—	—	10,673 54	729 00	476 97

12

Franklin Savings Bank.—Public Funds—United States treasury notes and interest, 7 3-10 Loan, \$5,068; Massachusetts Loan, 6 per cent. and interest, \$5,037.50. Deposit in Bank bearing interest—Continental Bank, \$10,204.44.

Provident Institution for Savings.—Public Funds—Massachusetts scrip, \$282,290; United States scrip, 319,000.

Loans on Public Funds are—Massachusetts scrip, \$8,000; City of Albany scrip, 9,000. The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlantic, \$21,500; Atlas, 45,000; Boston, 35,000; Columbian, 42,500; City, 31,500; Eagle, 45,000; Globe, 31,500; Granite, 34,000; Hamilton, 32,500; Hide and Leather, 10,000; Massachusetts, 22,500; Merchants', 100,000; Market, 36,400; New England, 23,900; North, 30,700; Revere, 20,000; State, 39,430; Suffolk, 30,000; Shoe and Leather Dealers', 50,000; Tremont, 67,400; Union, 31,200; Washington, 33,700; Webster, 188,100.

Loans on Bank Stock are—20 shares Atlas, 10 shares Eagle, and 7 shares Boylston, \$3,150; 12 shares Union, 1,000; 47 shares Woburn, 3,500; 100 shares Tremont, 9,000; 45 shares Mechanics', 4,000; 30 shares Dedham, 2,500; 50 shares Suffolk, 4,500; 20 shares Faneuil Hall, 30 shares Market, and 18 shares Framingham, 5,000.

Deposits in Banks bearing interest—Atlas, \$100,000; Shawmut, 50,000; Tremont, 100,000; Union, 100,000.

Loan on Railroad Stock is—35 shares Nashua and Lowell, \$2,975.

Suffolk Savings Bank.—Public Funds—United States treasury notes, \$61,500; United States scrip, 29,000; Massachusetts State scrip, 111,600; City of Boston scrip, 140,000; City of Roxbury scrip, 26,000.

Loans on Public Funds are—11 United States treasury notes, \$5,000 each, \$50,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Market, \$10,500; Atlas, 31,600; Washington, 15,000; Hamilton, 10,000; State, 10,500; Shoe and Leather

Dealers', 10,000; Granite, 12,700; Revere, 20,000; Bay State, 13,125; Shawmut, 10,000; City, 15,000; Commerce, 20,000; Hide and Leather, 10,000; Union, 10,000; Merchants', 48,300; Columbian, 35,000; Massachusetts, 5,000; Webster, 57,500; Railroad, 3,750; New England, 1,100; Eagle, 36,100.

Loan on Bank Stock is—70 shares Suffolk, \$5,000.

Deposit in Bank bearing interest is—Columbian, \$30,000.

East Boston Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 27 shares Merchants', \$2,771.87; 30 shares Webster, 3,000; 25 shares National, 2,500; 100 shares Maverick, 10,000; 40 shares Howard, 4,055; 20 shares Traders', 2,027.50; 31 shares North, 3,150; 25 shares Eagle, 2,733.33; 20 shares Granite, 2,175; 2 shares Exchange, 220; 50 shares Bank of North America, 5,000; 50 shares Bank of Commerce, 5,145; 50 shares Bank of the Republic, 5,150.

Loans on Bank Stock are—75 shares Exchange, \$7,500; 10 shares Blackstone, 800; 10 shares Maverick, 500; 30 shares Bank of the Republic, 2,700; 14 shares Shoe and Leather Dealers', 1,500.

Deposit in Bank bearing interest—Maverick, \$1,636.

Loan to County or Town is—Town of Winthrop, \$900.

Chelsea Savings Bank.—Public Funds—United States bonds, \$5,000 6 per cent, cost \$4,812.50.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 30 shares Traders-man's, \$2,870; 10 shares North, 1,014.50; 20 shares Howard, 1,925; 20 shares Eliot, 2,050; 10 shares Bank of Commerce, 1,022.50; 20 shares National, 2,025; 24 shares Exchange, 3,022.25; 10 shares Bank of North America, 1,037.50; 20 shares Boylston, 2,387; 28 shares Atlas, 3,010; 8 shares Suffolk, 1,050; 28 shares Eagle, 3,115.75.

* Commenced operations July 1, 1861.

	ANDOVER.	DANVERS.	GLOUCESTER.	HAVERHILL.	LAWRENCE.
	Andover Savings Bank.	Danvers Savings Bank.	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.
Number of Depositors,	1,427	1,443	834	3,729	2,114
Amount of Deposits,	\$336,059 47	\$281,437 30	\$127,814 26	\$797,008 46	\$875,447 25
Public Funds,	10,000 00	13,575 00	- - -	21,000 00	30,000 00
Loans on public funds,	- - -	- - -	- - -	- - -	- - -
Bank Stock,	73,000 00	85,966 67	75,437 33	241,000 00	125,900 00
Loans on bank stock,	3,250 00	5,722 00	- - -	68,900 00	4,775 00
Deposits, in banks, bearing interest,	1,783 41	- - -	- - -	- - -	- - -
Loans on railroad stock,	- - -	- - -	- - -	2,200 00	- - -
Invested in real estate,	938 60	- - -	- - -	- - -	- - -
Loans on mortgage of real estate,	170,117 56	98,396 38	34,860 00	434,950 00	125,161 00
Loans to county, or town,	11,350 00	28,000 00	13,500 00	14,800 00	6,500 00
Loans on personal security,	64,210 00	53,009 93	1,800 00	3,250 00	97,610 00
Cash on hand,	1,409 90	*	2,728 65	10,908 46	9,587 36

Rate and amount of ordinary Dividend for last year,	5 per cent., 14,583 62
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	5 per cent.
Annual Expenses of the institution,	600 00

Andover Savings Bank.—Public Funds—United States bonds 7 3-10 per cent., \$10,000. The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Andover, \$11,000; Bay State, 7,500; Blackstone, Boston, 6,000; Webster, 5,000; (rented, 6,000; Safety Fund, 2,500; Bank of the Republic, 15,000; Merchants', Boston, 5,000; Revere, 15,000. Loans on Bank Stock are—25 shares Andover, \$2,250; 17 shares Union, Haverhill, 1,000. Deposit in Bank, bearing interest,—is Andover, \$1,783.41.

Danvers Savings Bank.—Public Funds—United States 6 per cent. loan, 1881, par \$15,000, cost \$13,575. The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Village, \$14,800; Washington, 6,000; Tremont, 1,500; Exchange, 8,000; National, 5,000; Bank of North America, 2,200; Bank of Commerce, 8,000; Rockport, 1,000; Warren, 5,600; Commercial, 656.67; Naumkeag, 500; Asiatic, 18,000; Howard, 4,500; Revere, 10,000; Cape Ann, 200. Loans on Bank Stock are—75 shares Village, \$5,422; 4 shares Warren, 300.

Cape Ann Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 98 shares Gloucester, \$10,480.50; 44 shares Tremont, 4,335; 45 shares Village, 4,086.33; 41 shares Exchange, 4,185.70; 50 shares Safety Fund, 5,030; 30 shares Bank of Commerce, 3,015.25; 7 shares Merchants', 711.25; 12 shares Atlas, 1,248; 5 shares Webster, 512.50; 50 shares Bank of Republic, 5,020; 81 shares Rockport, 8,559.50; 37 shares Shawmut, 8,972.88; 50 shares Blackstone, 5,106.25; 10 shares Globe, 1,100; 16 shares Freeman's, 1,720; 20 shares Howard, 2,000; 35 shares National, 3,560.50; 40 shares Atlantic, 4,200; 26 shares Eagle, 2,700.17; 81 shares Bank of Cape Ann, 8,142.50.

* "Due Village Bank on overdraft, \$3,232.68."

5 per cent., 14,078 20	5 per cent., 5,865 39	5 per cent., 38,083 40	4 per cent., 13,681 88
1 year, 5 per ct.	- - -	2 years, 5 per ct.	4 years, 4 per ct.
750 00	392 79	1,592 91	818 00

Haverhill Savings Bank.—Public Funds—United States 6 per cent. stock, \$20,000; 5 per cent., 1,000.

The Bank Stock is owned as follows:—(Rendered at par value.) Andover, \$3,200; Atlas, 10,000; Bank of Republic, 15,000; Bay State, 1,500; Blackstone, 10,000; Columbian, 4,000; Eagle, 4,000; Essex, 16,700; Exchange, 14,000; Faneuil Hall, 4,000; Haverhill, 24,000; Howard, 10,000; Malden, 10,000; Maverick, 10,000; Merrimack, 14,550; National, 20,000; North, 10,000; Bank of North America, 20,000; Safety Fund, 5,000; Shoe and Leather Dealers', 800; Shawmut, 10,000; State, 600; Traders', 10,000; Union, Haverhill, 3,650; Webster, 10,000.

Loans on Bank Stock are—Abington, \$890; Atlas, 9,900; Bank of Republic, 1,000; Blackstone, 450; Essex, 11,100; Exchange, 4,200; Faneuil Hall, 1,050; Haverhill, 10,250; Malden, 6,300; Mechanics', Boston, 14,300; Merrimack, 700; National, 3,450; Union, Haverhill, 5,900.

Loan on Railroad Stock is—Boston and Maine, \$2,200.

Essex Savings Bank.—Public Funds—Massachusetts 6 per cent. scrip, \$5,000; United States 6 per cent. scrip, 25,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 220 shares Bay State, \$16,000; 150 shares Webster, 15,000; 75 shares Merchants', 7,500; 60 shares Tremont, 6,000; 20 shares Shawmut, 2,000; 60 shares Suffolk, 6,000; 10 shares Union, 1,000; 50 shares Atlas, 5,000; 150 shares Revere, 15,000; 100 shares Safety Fund, 10,000; 50 shares Howard, 5,000; 18 shares Maverick, 1,800; 50 shares Hide and Leather, 5,000; 76 shares Bank of Commerce, 7,600; 75 shares Bank of North America, 7,500; 150 shares Bank of Republic, 15,000.

Loans on Bank Stock are—83 shares Bay State Bank, 5 shares Pemberton Bank, \$4,775.

	LYNN.	NEWBURYPORT.	ROCKPORT.	SALEM.	SALISBURY.
	Lynn Institution for Savings.	Institution for Savings in Newburyport and its Vicinity.	Rockport Savings Bank.	Salem Savings Bank.	Provident Institution for Savings in the towns of Salisbury and Amesbury.
Number of Depositors,	1,989	6,430	361	9,600	1,873
Amount of Deposits,	\$305,352 49	\$1,642,510 70	\$30,881 68	\$2,166,361 26	\$346,840 34
Public Funds,	-	60,445 00	-	168,669 37	36,000 00
Loans on public funds,	-	-	-	-	-
Bank Stock,	45,700 00	639,398 00	22,244 50	259,161 80	98,295 00
Loans on bank stock,	17,160 00	4,810 00	1,440 00	49,100 00*	150 00
Deposits, in banks, bearing interest,	21,900 00	7,031 00	-	18,772 65	7,500 00
Loans on railroad stock,	-	-	-	-	150 00
Invested in real estate,	-	3,000 00	-	-	4,900 00
Loans on mortgage of real estate,	153,604 00	437,022 45	7,663 53	405,455 07	71,401 00
Loans to county, or town,	48,800 00	267,600 00	-	523,595 48	34,100 00
Loans on personal security,	26,176 00	199,852 03	-	732,150 59	103,500 00
Cash on hand,	1,081 14	13,231 84	414 07	9,456 30	10,789 99

Rate and amount of ordinary Dividend for last year,	5 per cent., 14,987 55	6 per cent, 94,103 00	5 per cent., 1,481 66	5 per cent., 103,588 00	6 per cent., 20,110 12
Average annual per cent. of Dividends for the years since last extra Dividend was declared, 2 years, 5 per cent. 1½ yrs., 6 per cent.	14,987 55	94,103 00	1,481 66	103,588 00	20,110 12
Annual Expenses of the institution,	650 61	2,720 95	75 00	4,156 37	475 00

Lynn Institution for Savings.—The Bank stock is owned as follows:—(Rendered at par value.) 100 shares Lynn Mechanics', \$10,000; 50 shares Leighton, 5,000; 50 shares City, Lynn, 5,000; 67 shares Columbian, Boston, 6,700; 50 shares Suffolk, 5,000; 50 shares Hyde and Leather, 5,000; 50 shares New England, 5,000; 20 shares Shoe and Leather Dealers', 2,000; 20 shares Exchange, 2,000.

Loans on Bank Stock are—82 shares Leighton, \$6,700; 43 shares Lynn Mechanics', 3,840; 30 shares City, Lynn, 2,450; 10 shares Exchange, Boston, 900; 20 shares Shoe and Leather Dealers', 470; 10 shares Hyde and Leather, 900; 5 shares Worcester, 400; 22 shares Woburn, 2,000.

Deposit in Bank is—Lynn Mechanics', \$21,900.

Institution for Savings in Newburyport and Vicinity.—Public Funds—Massachusetts, \$12,000; Maine, 15,000; United States, 33,445.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlas, \$50,000; Atlantic, 12,200; Blackstone, 2,300; Boston, 11,850; City, 10,800; Columbian, 30,000; Bank of Commerce, 24,400; Eagle, 24,200; Elliot, 2,400; Exchange, 10,000; Faneuil Hall, 12,900; Freeman's, 13,500; Globe, 8,300; Granite, 23,600; Hamilton, 10,000; Hyde and Leather, 10,000; Howard, 10,000; Market, 11,970; Massachusetts, 8,250; Maverick, 16,300; Merchants, 24,200; New England, 10,000; North, 16,300; Bank of North America, 4,500; Reverse, 22,000; Safety Fund, 10,000; Shawmut, 15,000; Shoe and Leather Dealers', 15,600; State, 6,180; Suffolk, 2,200; Traders', 24,100; Tremont, 35,200; Union, 20,800; Washington, 35,300; Webster, 12,200; Mechanics', 21,500; Merchants', 43,098; Ocean, 5,250; Gloucester, 6,000.

Loans on Bank Stock are—4 shares Ocean, \$160; 13 shares Mechanics', Newburyport, 1,000; 32 shares Union, Haverhill, 2,750; 10 shares Grand, Marblehead, 900.

Deposit in Bank bearing interest is—Ocean, \$7,081.

Loans on 25 shares Fifty Associates, \$25,000—included in "Loans on Personal Security." Note.—Included in the "Loans on Personal Security" above, is annuity in Trust in Massachusetts Hospital Life Insurance Company, \$5,902.13; Loans to Corporations, \$21,930, and Loans on Pledge of Stocks, \$9,317.84.

Rockport Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) 48 shares Rockport, \$4,844.50; 4 shares Gloucester, 400; 10 shares Village, 1,000; 21 shares Bank of Cape Ann, 2,100; 10 shares Howard, 1,000; 15 shares National, 1,500; 15 shares Webster, 1,500; 15 shares Bank of Commerce, 1,500; 12 shares Tremont, 1,200; 6 shares Granite, 600; 16 shares Blackstone, 1,600; 10 shares Reverse, 1,000; 30 shares Bank of Republic, 3,000; 10 shares Hyde and Leather, 1,000.

* Loans on Bank Stock include

"Part of the Rockport Bank Stock was taken from the Loan account. The amount will be reduced as soon as it can be done for the interest of the institution. It is now worth about par."

Salem Savings Bank.—Public Funds—United States 5 per cent. scrip, \$50,000; United States 6 per cent., 40,000; Ohio 6 per cent. scrip, 78,669.37.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Exchange, \$4,132.33; Marblehead, 2,000; Asiatic, 7,470; Commercial, 3,200; Columbian, 28,000; City, 10,500; Salem, 2,700; Beverly, 625; Merchants', 40,533.47; Bank of Commerce, 60,000; Tremont, 15,000; North, 20,000; Reverse, 30,000; Hyde and Leather, 15,000; Safety Fund, 20,000.

Loans on Bank Stock are—Asiatic, Bank of Commerce and National, \$5,000; Exchange, Boston, and Rockland, 4,500; Leighton, 9,700; Shoe and Leather Dealers', 1,400; Merchants', 3,500; Marblehead, and Grand, 5,000.

Deposit in Bank bearing interest is—Merchants', \$18,772.65.

Loan to Bank is—Danvers, \$20,000.

Provident Institution for Savings in the Towns of Salisbury and Amesbury.—Public Funds—Massachusetts, \$15,000; Maine, 5,000; City of Boston, 5,000; Roxbury, 5,000; Augusta, 4,000; Portland, 1,000; Gardiner, 1,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 25 shares Elliot, Boston, \$2,500; 15 shares Atlantic, 1,500; 50 shares Webster, 4,000; 20 shares Maverick, 2,000; 15 shares New England, 1,500; 50 shares Hyde and Leather, 5,000; 35 shares Columbian, 3,500; 25 shares Union, 2,500; 37 shares Tremont, 3,700; 43 shares Boston, 2,150; 25 shares Globe, 2,500; 25 shares Shoe and Leather Dealers', 2,500; 20 shares Howard, 2,000; 35 shares Eagle, 3,500; 45 shares Merchants', Boston, 4,500; 12 shares Granite, 1,200; 37 shares Shawmut, 3,700; 13 shares Faneuil Hall, 1,300; 38 shares Suffolk, 3,800; 40 shares Bank of Commerce, 4,000; 62 shares State, 3,120; 10 shares City, 1,000; 30 shares Blackstone, Boston, 3,000; 20 shares Boylston, 2,000; 50 shares Exchange, Boston, 5,000; 50 shares Atlas, 5,000; 18 shares Traders', 1,800; 50 shares Reverse, 5,000; 20 shares Bank of the Republic, 2,000; 15 shares Safety Fund, 1,500; 45 shares Bay State, Lawrence, 3,375; 42 shares Railroad, Lowell, 3,150; 50 shares Powow River, Salisbury, 5,000.

Loan on Bank Stock is—2 shares Powow River, \$150.

Deposit in Bank bearing interest is—Powow River, \$7,500, included in cash on hand.

Loan on Railroad Stock is—on 2 shares of the Boston and Maine Railroad, \$150.

\$20,000 loaned to Danvers Bank.

	CAMBRIDGE.	CAMBRIDGEPORT.	CHARLESTOWN.	CONCORD.	FRAMINGHAM.
	Savings Institution in Cambridge.	Cambridgeport Savings Bank.	Warren Institution for Savings.	Middlesex Institution for Savings.	Framingham Savings Bank.
Number of Depositors,	1,643	676	4,482	2,384	1,082
Amount of Deposits,	\$360,434 11	\$119,805 19	\$1,295,017 22	\$639,292 28	\$212,244 87
Public Funds,	-	-	10,000 00	45,000 00	2,500 00
Loans on public funds,	-	-	-	-	-
Bank Stock,	17,400 00	17,095 33	40,179 00	202,360 00	52,700 00
Loans on bank stock,	4,600 00	-	2,775 00	14,300 00	31,327 00
Deposits, in banks, bearing interest,	-	*	-	-	-
Loans on railroad stock,	-	-	-	3,800 00	-
Invested in real estate,	-	-	68,000 00	-	1,500 00
Loans on mortgage of real estate,	266,051 02	57,177 44	821,054 00	303,314 25	99,166 50
Loans to county, or town,	10,000 00	14,500 00	116,796 42	26,885 00	13,050 00
Loans on personal security,	58,687 00	31,500 00	220,135 00	42,713 00	10,900 00
Cash on hand,	3,696 09	1,532 42	12,218 99	8,245 74	2,252 19

Rate and amount of ordinary Dividend for last year,	5 per cent., —	4 per cent., 3,854 59	4 per cent., 45,128 37	4 per cent., 24,121 43	5 per cent., 9,660 37
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	—, 7 per ct.	3 years, 4 per ct.	—	1 year, 4 per ct.	—, 5 per ct.
Annual Expenses of the institution, . . .	1,275 00	310 00	3,982 22	1,500 00	150 00

Savings Institution in Cambridge.—The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 20 shares Bank of Commerce, \$2,044; 7 shares Cambridge, 630; 25 shares Charles River, 2,520; 22 shares Lechmere, 2,200; 50 shares Revere, 5,000; 50 shares Continental, 5,000.
Loans on Bank Stock are—20 shares Merrimac, Haverhill, 10 shares City, Boston, and 1 share Union, Boston, \$2,300; 20 shares Fitchburg, 300; 25 shares New England, 2,000.
Cambridgeport Savings Bank.—The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 40 shares Cambridge, \$4,175; 40 shares Eliot, 3,955 33; 25 shares Webster, 2,525; 14 shares Cambridge City, 1,400; 50 shares Harvard, 5,000.
Warren Institution for Savings.—Public Funds—Massachusetts 6 per cent. stock \$10,000.
The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 20 shares City, \$1,980; 114 shares Bunker Hill, 11,552; 49 shares Shoe and Leather Dealers', 5,233; 30 shares State, 1,815; 35 shares Market, 2,765; 68 shares Eagle, 6,834; 100 shares Hide and Leather, 10,000.
Loans on Bank Stock are—33 shares Railroad, and 4 shares Bunker Hill, \$2,175; 13 shares Bunker Hill, 600.
Middlesex Institution for Savings.—Public Funds—United States Loan of 1863, \$40,000; treasury notes, 7 3-10, 5,000.
The Bank Stock is owned as follows :—(Rendered at cost to Bank.) Grocers' Bank,

Framingham Savings Bank.—Public Funds—United States scrip, \$2,500.
The Bank Stock is owned as follows :—(Rendered at par value.) Bank of Commerce, \$5,000; Eliot, 5,200; Framingham, 2,000; Granite, 2,000; Howard, 5,000; Hide and Leather, 7,000; Maverick, 2,000; Bank of the Republic, 6,000; Safety Fund, 16,000; Traders', 1,000; Webster, 1,500.
Loans on Bank Stock are—\$16,800 on 20 shares Exchange, 49 shares Eliot, 24 shares Framingham, 40 shares Granite, 10 shares Traders', 38 shares Safety Fund, 10 shares Hide and Leather, and 27 shares Bank of Commerce; 327 on 5 shares Granite; 400 on 5 shares Framingham; 2,500 on 35 shares Framingham; 1,000 on 15 shares Framingham; 2,700 on 30 shares Bank of the Metropolis; 7,000 on 40 shares Bank of the Metropolis and 18 shares Milford, 600 on 6 shares Bank of Brighton, and 5 shares Cambridge Market.

* "Temporary Loan due to Cambridge Bank, on interest, \$2,000."

	LOWELL.			MALDEN.	MARLBOROUGH.
	City Institution for Savings.	Lowell Institution for Savings.	Mechanics' Savings Bank.	Malden Savings Bank.	Marlborough Savings Bank.
Number of Depositors,	5,867	4,585	172	134	84
Amount of Deposits,	\$1,684,990 51	\$1,147,919 06	\$31,287 00	\$11,787 22	\$4,742 00
Public Funds,	78,700 00	95,000 00	20,995 00	2,000 00	100 00
Loans on public funds,	- -	- -	- -	- -	- -
Bank Stock,	264,675 00	262,360 00	2,183 50	505 00	- -
Loans on bank stock,	26,000 00	1,000 00	- -	- -	- -
Deposits, in banks, bearing interest,	72,000 00	268,000 00	- -	1,130 06	- -
Loans on railroad stock,	- -	- -	- -	- -	- -
Invested in real estate,	- -	20,334 06	- -	- -	- -
Loans on mortgage of real estate,	749,535 33	146,500 00	2,600 00	6,150 40	3,250 00
Loans to county, or town,	344,675 00	354,725 00	- -	2,000 00	500 00
Loans on personal security,	147,200 00	- -	4,000 00	- -	800 00
Cash on hand,	2,205 18	- -	1,694 21	- -	92 00

Rate and amount of ordinary Dividend for last year,	5 per cent., 76,756 44	4 per cent., 43,411 98	New Bank.	5 per cent., —	5 per cent., 60 63
Average annual per cent. of Dividends for the years since last extra Dividend was declared, 3 years, 5 per ct.	3 years, 5 per ct.	—, 4 per ct.	—	—	—
Annual Expenses of the institution, . . .	3,126 17	2,900 00	—	125 00	25 00

City Institution for Savings.—Public Funds—United States 6 per cent. bonds of 1881, \$46,700; United States 7 3-10 per cent. treasury notes, \$2,000.

The Bank Stock is owned as follows:—Appleton, \$20,000; Prescott, 13,500; Wamesit, 10,000; Railroad, 900; Tremont, 15,200; Boylston, 4,000; Shawmut, 5,000; Exchange, 5,000; Granite, 14,400; Blackstone, 15,000; National, 14,100; Elliot, 5,000; Webster, 10,500; Atlas, 12,000; Hyde and Leather, 5,000; Howard, 500; Safety Fund, 25,000; Revere, 25,000; Bank of Commerce, 16,500; Bank of North America, 19,200; Bank of the Republic, 20,000; Pemberton, 5,000; Bay State, 1,875; Bunker Hill, 2,000.

Loans on Bank Stock are—10 shares Prescott, and 10 shares Appleton, \$1,500; 15 shares Wamesit, and 10 shares Bunker Hill, 1,800; 10 shares Bank of North America, 20 shares Webster, and 46 shares Atlas, 6,700; 35 shares Safety Fund, 3,000; 34 shares Abington, 3,000; 117 shares Appleton, 10,000.

Deposits in Banks bearing interest are—Appleton Bank, \$20,000; Wamesit, 30,000; Bank of Commerce, 22,000.

Lowell Institution for Savings.—Public Funds—Loan to United States, \$95,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Eagle, \$53,600; Lowell, 16,300; Bank of Commerce, 23,000; Granite, 21,600; Bank of North America,

20,000; Columbian, 15,600; Globe, 15,000; New England, 14,600; Traders', 14,000; State, 12,960; City, 12,000; Hamilton, 12,000; Market, 9,100; Bunker Hill, 7,000; Tremont, 5,000; Railroad, 5,100; Boston, 4,500.

Loans on Bank Stock are—\$1,000 on 12 shares Lowell Bank.

Deposits in Banks bearing interest are—Bank of Commerce, \$65,000; Mutual Redemption, 88,000; National, 50,000; Traders', 65,000.

Mechanics' Savings Bank, in Lowell.—Public Funds—\$14,000 United States coupon 5 per cent. bonds of 1874; 10,000 United States 7 3-10 per cent. treasury notes.

The Bank Stock is owned as follows:—(Rendered at market value.) Webster Bank, Boston, \$2,183 50.

Malden Savings Bank.—Public Funds—United States 7 3-10 stock, \$2,000.

The Bank Stock is owned as follows:—(Rendered at market value.) Malden Bank, \$505.

Deposit in Banks bearing interest—Banks not specified, \$1,130.06.

Marlborough Savings Bank.—Public Funds, \$100; not specified.

	NEWTON.	WALTHAM.	CLINTON.	FITCHBURG.	LANCASTER.
	Institution for Savings in the town of Newton.	Waltham Savings Bank.	Clinton Savings Bank.	Fitchburg Savings Bank.	Lancaster Savings Bank.
Number of Depositors,	194	1,004	422	3,558	1,236
Amount of Deposits,	\$22,646 55	\$168,190 73	\$69,839 29	\$710,330 67	\$251,340 20
Public Funds,	-	-	-	5,000 00	9,350 00
Loans on public funds,	-	-	-	-	-
Bank Stock,	5,000 00	9,492 00	-	130,800 00	47,500 00
Loans on bank stock,	-	-	7,000 00	6,040 00	10,085 00
Deposits, in banks, bearing interest,	-	-	-	-	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	15,136 00	129,717 80	27,400 00	352,838 40	141,850 90
Loans to county, or town,	1,000 00	6,000 00	5,000 00	71,500 00	5,000 00
Loans on personal security,	3,075 00	29,450 00	30,800 00	181,779 38	40,274 67
Cash on hand,	*	†	6,140 69	11,845 92	‡

Rate and amount of ordinary Dividend for last year,	5 per cent., 1,058 60	5 per cent., 7,939 64	5 per cent., 3,403 49	5 per cent., 34,518 65	5 per cent., 12,002 62
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	2 years, 5 per ct.	3 years, 5 per ct.	5 years, 7 per ct.	5 years, 7 per ct.	—, 5 per ct.
Annual Expenses of the institution, . . .	82 00	300 00	245 69	925 00	315 00

Institution for Savings in the Town of Newton.—The Bank Stock is owned as follows :
—(Rendered at par value.) Bank of Brighton, \$600; Newton, 1,100; Revere, 2,000;
Waltham, 300; Harvard, 1,000.
Loan to County or Town is—Town of Newton, \$1,000.

Waltham Savings Bank.—The Bank Stock is owned as follows :—(Rendered at cost to Bank.) Waltham, \$8,992; Newton, 500; Revere, 5,000.

Clinton Savings Bank.—No Public Funds or Bank Stock.
Loans on Bank Stock are—Lancaster, \$4,500; Souhegan, New Hampshire, 250.

Fitchburg Savings Bank.—Public Funds—United States treasury notes, \$5,000.
The Bank Stock is owned as follows :—(Rendered at par value.) Fitchburg,

\$10,000; Rollstone, 10,000; Quinsigamond, 3,000; City, Worcester, 10,000; Atlas, 5,000;
Bank of North America, 3,000; North, 9,000; Webster, 9,200; National, 10,000; Revere,
10,000; Safety Fund, 16,600; Howard, 10,000; Merchants', 25,000.
Loans on Bank Stock are—62 shares Fitchburg, \$5,590; 5 shares Townsend, 450.

Lancaster Savings Bank.—Public Funds—“United States 6 per cent., \$10,000, cost
\$9,350.”

The Bank Stock is owned as follows :—(Rendered at par value.) 50 shares Lancaster,
75 shares City, Lynn, 50 shares Cambridge Market, 50 shares Bank of Commerce, 50
shares Bank of the Republic, 50 shares Elliot, 50 shares Granite, 50 shares Howard, and
50 shares Webster, \$47,500.

Loan on Bank Stock is—Lancaster, \$10,085.

Loan to County or Town is—County of Worcester, \$5,000.

* “None; \$696.76 due Treasurer.”

† “Overdrawn; due Treasurer, \$4,305.18.”

‡ “Amount overdrawn at Lancaster Bank, \$744.78.”

	MILFORD.	MILBURY.	N. BROOKFIELD.	SOUTHBRIDGE.	WINCHENDON.
	Milford Savings Bank.	Milbury Savings Bank.	North Brookfield Savings Bank.	Southbridge Savings Bank.	Winchendon Savings Bank.
Number of Depositors,	650	250	272	986	350
Amount of Deposits,	\$80,774 39	\$39,424 88	\$21,631 19	\$175,238 21	\$40,769 38
Public Funds,	-	-	-	24,400 00†	2,000 00
Loans on public funds,	-	-	-	-	-
Bank Stock,	12,024 00	14,915 00	5,400 00	15,000 00	12,000 00
Loans on bank stock,	14,005 00	-	-	18,510 00	-
Deposits, in banks, bearing interest,	-	-	-	7,100 00	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	25,866 00	22,425 00	6,900 00	53,550 00	12,418 59
Loans to county, or town,	11,000 00	-	1,945 00	13,700 00	2,700 00
Loans on personal security,	21,477 00	3,800 00	6,610 00	47,620 00	8,535 96
Cash on hand,	*	†	800 98	4 95	2,999 99

Rate and amount of ordinary Dividends for last year,	5 per cent., —	5 per cent., 1,677 07	5 per cent., —	5 per cent., 7,904 60	5 per cent., 1,780 41
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	4 years, 5 per ct.	2 years, 5 per ct.	2 years, 5 per ct.	3 years, 5 per ct.	2 years, 5 per ct.
Annual Expenses of the institution,	250 00	125 00	100 00	508 25	60 00

Milford Savings Bank.—The Bank Stock is owned as follows :—(Rendered at cost to Bank.) 30 shares Milford, \$3,216 ; 27 shares Hopkinton, 2,808 ; 43 shares Hyde and Leather, 4,300 ; 10 shares Howard, 1,000 ; 7 shares Webster, 700.
Loan on Bank Stock is—175 shares Milford, \$14,005.

Millbury Savings Bank.—The Bank Stock is owned as follows :—(Rendered at cost to Bank.) Worcester, \$615 ; Quinsigamond, 2,623 ; Central, 3,210 ; Citizens', 620 ; Bank of Commerce, 1,057.50 ; Atlas, 2,140 ; National, 1,032.50 ; Oxford, 634.50 ; Millbury, 3,076.50.

North Brookfield Savings Bank.—The Bank Stock is owned as follows :—(Rendered at par value.) 4 shares Hampshire Manufacturers', Ware, \$400 ; 20 shares Safety Fund, 2,000 ; 10 shares Eliot, 1,000 ; 20 shares Bank of the Republic, 2,000.

Southbridge Savings Bank.—Public Funds—Massachusetts State scrip, \$20,000 ; United States 6 per cent., 5,000.

The Bank Stock is owned as follows :—(Rendered at par value.) 10 shares Merchants', Boston, \$1,000 ; 7 shares New England, 700 ; 13 shares Washington, 1,800 ; 115 shares Southbridge, 11,500.

Loans on Bank Stock are—198 shares Southbridge, \$16,350 ; 20 shares Southbridge, and 4 shares Leicester, 2,100.

Deposit in Bank bearing interest is—Southbridge, \$7,100.

Winchendon Savings Bank.—Public Funds—\$2,000 in treasury notes, "7 3-10 Loan." The Bank Stock is owned as follows :—(Rendered at par value.) 50 shares Rollstone, \$5,000 ; 20 shares Merchants', Boston, 2,000 ; 16 shares Safety Fund, 1,000 ; 34 shares Mechanics', Boston, 3,400.

* "Balance due to Milford Bank, \$515.28."

† "Owe Millbury Bank, \$493.11."

‡ Rendered at cost to Bank.

	WORCESTER.		NORTHAMPTON.	WARE.	CHICOPEE.
	Worcester County In-stitution for Savings.	Worcester Mechanics' Savings Bank.			
Number of Depositors,	12,204	2,704	1,066	1,542	406
Amount of Deposits,	\$2,704,736 88	\$696,744 28	\$168,926 39	\$332,964 83	\$66,976 36
Public Funds,	98,000 00	40,000 00	9,738 00	4,406 25	-
Loans on public funds,	-	-	-	-	-
Bank Stock,	560,170 00	104,200 00	32,000 00	106,000 00	3,090 00
Loans on bank stock,	32,595 00	57,600 00	9,860 00	18,770 00	-
Deposits, in banks, bearing interest,	49,006 96	22,201 76	-	-	-
Loans on railroad stock,	5,000 00	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	1,485,722 27	349,737 00	60,901 83	91,771 22	37,530 00
Loans to county, or town,	269,500 40	6,000 00	1,250 00	19,300 00	-
Loans on personal security,	257,858 07	156,209 78	53,729 60	93,551 52	24,500 00
Cash on hand,	5,171 43	96	4,486 92	2,430 06	4,056 99

Rate and amount of ordinary Dividend for last year,	5 per cent., 126,503 18	5 per cent., 32,006 03	5 per cent., 7,618 05	5 per cent., —	5 per cent., 2,865 97
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	3 years, 5 per ct.	—, 5 per ct.	3½ yrs., 5 per ct.	1 year, 5 per ct.	2 years, 5 per ct.
Annual Expenses of the institution,	4,703 04	1,500 00	692 80	1,250 00	225 00

Worcester County Institution for Savings.—Public Funds—United States treasury notes, \$78,000; State of Vermont scrip, 20,000.

The Bank Stock is owned as follows:—(Rendered at par value.) Atlantic, \$5,400; Atlas, 25,000; Blackstone, 5,000; Boston, 1,000; Bank of Commerce, 22,800; Bank of the Republic, 12,000; Bank of North America, 3,800; City, Boston, 20,800; Columbian, 6,000; Continental, 5,000; Eagle, 8,800; Exchange, 2,000; Freeman's, 6,900; Globe, 1,500; Granite, 19,900; Hamilton, 10,000; Howard, 10,000; Market, 2,030; Massachusetts, 10,000; Merchants', Boston, 20,000; National, 10,000; New England, 18,300; North, 4,000; Reverse, 25,000; Safety Fund, 25,000; Shawmut, 10,000; Shoe and Leather Dealers', 1,200; State, 10,140; Traders', 12,500; Tremont, 3,700; Union, 4,100; Washington, 19,000; Webster, 30,000; Central, 34,300; Citizens', 24,800; City, 22,000; Mechanics', 7,000; Blackstone, (Uxbridge), 1,000; Fitchburg, 8,100; Lancaster, 2,000; Leicester, 4,000; Millbury, 5,100; Oxford, 4,800; Southbridge, 3,000; Worcester, 38,200; Quinsigamond, 16,000; Eliot, 4,000; Hide and Leather, 19,000.

Loans on Bank Stock are—\$3,500 on 4,000 Milford; 2,700 on 2,000 Leicester; 1,000 City, (Worcester); 300 on 800 Suffolk; 2,500 on 3,900 Leicester; 800 on 1,000 Lancaster; 5,000 on 5,500 Tremont; 1,000 on 700 Leicester; 800 Mechanics'; and 200 Central; 425 on 500 Quinsigamond; 1,100 on 2,000 Mechanics'; 9,000 on 10,000 Grafton; 270 on 300 City; 5,300 on 2,400 Worcester; and 4,000 Mechanics'; 400 on 500 Lancaster; 300 on 1,000 Worcester.

Deposit in Bank bearing interest is—Worcester, \$49,006.96.

Loan on Railroad Stock is—\$5,000 on 6,000 Boston and Worcester.

Worcester Mechanics' Savings Bank.—Public Funds—City of Worcester bonds, \$20,000; United States treasury notes, 20,000.

The Bank Stock is owned as follows:—(Rendered at par value.) Bank of Commerce \$12,000; National, 8,500; North, 6,500; Granite, 6,000; Traders', 5,000; Reverse, 10,000; City, Worcester, 11,600; Mechanics', Worcester, 27,400; Central, 1,700; Quinsigamond, 1,000; Worcester, 4,500; Grafton, 6,500; Southbridge, 3,500.

Loans on Bank Stock are—Mechanics', 41,540; Central, 6,200; City, 6,800; Grafton, 2,160; Blackstone, Uxbridge, 900.

Deposits in Bank bearing interest—\$22,201.76.

Northampton Institution for Savings.—Public Funds—United States coupon bonds, \$2,738; United States treasury 7 3-10 notes, 7,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 5 shares Northampton, \$500; 10 shares Holyoke, 1,000; 40 shares City, Worcester, 4,000; 20 shares Webster, 2,000; 25 shares State, 1,500; 20 shares Washington, 2,000; 20 shares Granite, 2,000; 30 shares Safety Fund, 3,000; 20 shares Bank of North America, 2,000; 40 shares National, 4,000; 20 shares Shawmut, 2,000; 20 shares Bank of Commerce, 2,000; 20 shares Merchants', 2,000; 20 shares Traders', 2,000; 10 shares Exchange, Boston, 1,000; 10 shares Atlantic, 1,000.

Loans on Bank Stock are—21 shares Holyoke, \$1,890; 4 shares Holyoke and 2 shares Conway, 500; 5 shares Hampshire Manufacturers', 3 shares National, and 5 shares Webster, 1,170; 5 shares Union Bank, Boston, 500; 10 shares Holyoke, 900; 5 shares Bank of Commerce, 450; 6 shares Holyoke, 250; 17 shares Northampton, 1,500; 9 shares Reverse, and 13 shares Exchange, 1,400; 14 shares Holyoke, 1,300.

Ware Savings Bank.—Public Funds—United States 6 per cent. bonds, \$5,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 110 shares Hampshire Manufacturers', \$11,000; 100 shares Webster, 10,000; 100 shares Reverse, 10,000; 100 shares Merchants', 10,000; 100 shares Safety Fund, 10,000; 100 shares Bank of the Republic, 10,000; 100 shares National, 10,000; 50 shares Granite, 5,000; 50 shares Bank of North America, 5,000; 50 shares North, 5,000; 50 shares Traders', 5,000; 50 shares City, Worcester, 5,000; 30 shares Washington, 3,000; 30 shares Eliot, 3,000; 30 shares Bank of Commerce, 3,000; 10 shares Monson, 1,000.

Loans on Bank Stock are—41 shares Monson, \$3,350; 5 shares Reverse, 400; 118 shares Ware, 10,550; 26 shares Mechanics', 2,670; 14 shares Ware, and 15 shares Southbridge, 1,400; 5 shares Greenfield, and 5 shares Lancaster, 900.

Chicopee Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 32 shares Cabot, \$3,080.

	HOLYOKE.	SPRINGFIELD.		WESTFIELD.	GREENFIELD.
	Holyoke Savings Bank.	Hampden Savings Bank.	Springfield Institution for Savings.	Westfield Savings Bank.	Franklin Savings Institution.
Number of Depositors,	238	1,041	3,698	617	2,488
Amount of Deposits,	\$31,338 93	\$215,134 58	\$862,892 99	\$100,931 12	\$526,690 57
Public Funds,	1,000 00	15,395 00	40,000 00	- -	117,362 50
Loans on public funds,	- -	- -	- -	- -	- -
Bank Stock,	5,384 50	83,750 50	211,600 00	6,400 00	75,383 75
Loans on bank stock,	- -	4,950 00	22,650 00	8,850 00	6,750 00
Deposits, in banks, bearing interest,	- -	- -	- -	4,000 00	- -
Loans on railroad stock,	- -	- -	- -	- -	- -
Invested in real estate,	- -	- -	- -	- -	- -
Loans on mortgage of real estate,	18,085 00	58,198 87	481,436 42	32,362 04	161,453 93
Loans to county, or town,	3,400 00	1,200 00	6,000 00	2,000 00	39,700 00
Loans on personal security,	4,610 00	58,800 00	112,115 62	45,355 00	108,210 15
Cash on hand,	- -	485 51	7,861 41	1,964 08	17,830 24

Rate and amount of ordinary Dividend for last year,	5 per cent., 1,474 87	5 per cent., 9,960 95	5 per cent., 41,474 99	5 per cent., —	5 per cent., 22,972 00
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	—, 5 per ct.	3½ yrs., 5 per ct.	2 years, 5 per ct.	3 years, 5½ per ct.	4 years, 5 per ct.
Annual Expenses of the institution,	164 50	600 00	2,669 80	67 25	1,250 00

Holyoke Savings Bank.—Public Funds.—United States 7 3-10 treasury notes, \$1,000 The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 17 shares Agawam \$1,759.50; 17 shares Hadley Falls, 1,771; 4 shares Westfield, 412; 14 shares John Hancock, 1,412.

Loan to County or Town is—Town of Holyoke, \$3,400.

Hampden Savings Bank.—Public Funds.—\$17,000 United States stock, \$15,395.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 10 shares Monson, \$1,000; 16 shares Hadley Falls, 1,640; 20 shares Cabot, 2,130; 50 shares Hyde and Leather, 5,000; 83 shares Safety Fund, 8,300; 100 shares Revere, 10,000; 40 shares Webster, 4,292; 150 Merchants', Boston, 16,002.50; 88 shares Bank of Commerce, 9,312.80; 5 shares Tremont, 500; 60 shares Bank of the Republic, 6,000; 189 shares Bank of Agawam, 19,574.

Loans on Bank Stock are—5 shares Hadley Falls, and 17 shares Agawam, \$2,000; 6 shares Agawam, 500; 12 shares Agawam, 1,000; 10 shares Hadley Falls, 500; 10 shares Pynchon, 150; 5 shares Lee, 400.

Springfield Institution for Savings.—Public Funds.—United States 6 per cent. treasury notes, \$16,000; United States 5 per cent. bonds, 5,000; State of Vermont 6 per cent. bonds, 15,000; City of Boston 6 per cent. bonds, 4,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 100 shares Springfield, \$10,000; 25 shares Chicopee, 2,500; 80 shares Cabot, 8,000; 25 shares Pynchon, 2,500; 50 shares Agawam, 5,000; 19 shares Hadley Falls, 1,900; 17 shares Conway, 1,700; 100 shares Shawmut, 10,000; 120 shares State, 7,200; 30 shares Hamilton, 3,000; 100 shares City, 10,000; 70 shares North, 7,000; 90 shares Tremont, 9,000; 50 shares Traders', 5,000; 40 shares Atlantic, 4,000; 100 shares Bank of Commerce, 10,000; 110 shares Bank North America, 11,000; 20 shares Boston, 1,000; 20 shares Exchange, 2,000; 130

shares Granite, 13,000; 50 shares Merchants', 5,000; 230 shares Atlas, 23,000; 100 shares Howard, 10,000; 30 shares Washington, 3,000; 50 shares Elliot, 5,000; 70 shares Blackstone, 7,000; 65 shares Columbian, 6,500; 75 shares Webster, 7,500; 15 shares Union, 1,500; 50 shares Eagle, 5,000; 67 shares Revere, 6,700; 50 shares Safety Fund, 5,000; 25 shares Freeman's, 2,500.

Loans on Bank Stock are—28 shares Greenfield, \$1,500; 5 shares Agawam, 450; 44 shares Pynchon, and 34 shares Springfield, 7,000; 45 shares John Hancock, 4,500; 12 shares John Hancock, 1,000; 20 shares Westfield, 5 shares Chicopee, and 5 shares Springfield, 1,700; 30 shares Cabot, 2,000; 10 shares Hadley Falls, 10 shares Springfield, 2 shares John Hancock, and 45 shares Pynchon, 5,000.

Westfield Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.)—Westfield, \$3,700; Hampden, 200; Conway, 2,500.

Loans on Bank Stock are—5 shares Miller's River, \$450; 95 shares Westfield, 8,400. Deposit in Bank bearing interest is—Westfield, \$4,000.

Franklin Savings Institution.—Public Funds.—\$25,000 of United States, cost 25,362.50; treasury notes, 50,000; City of Boston 10,000; State of Vermont, 22,000; Demand Loan to State of Connecticut, 10,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 204 shares Bank of Commerce, \$20,810; 65 shares Bank of North America, 6,782.50; 102 shares Webster, 10,273.75; 16 shares Traders', 1,578.75; 166 shares Safety Fund, 16,600; 83 shares Revere, 8,300; 67 shares Merchants', 7,350; 30 shares Hyde and Leather, 3,150; 5 shares Faneuil Hall, 538.75.

Loans on Bank Stock are—15 shares Franklin County, \$1,350; 55 shares Greenfield, 4,400; 12 shares Shelburne Falls, 1,000.

	ADAMS.	LEE.	PITTSFIELD.	CANTON.	COHASSET.
	North Adams Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.	Canton Institution for Savings.	Cohasset Savings Bank.
Number of Depositors,	327	453	1,016	558	469
Amount of Deposits,	\$48,291 05	\$55,779 93	\$223,108 87	\$96,424 17	\$105,425 14
Public Funds,	-	-	20,000 00	-	2,000 00
Loans on public funds,	-	-	-	-	-
Bank Stock,	9,000 00	11,877 83	81,800 00	5,050 00	30,380 00
Loans on bank stock,	3,200 00	-	5,100 00	3,000 00	-
Deposits, in banks, bearing interest,	597 00	-	*	-	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	9,225 00	28,050 00	31,076 00	62,057 00	66,175 00
Loans to county, or town,	5,377 98	800 00	10,000 00	2,900 00	9,000 00
Loans on personal security,	21,981 00	15,361 05	74,070 00	24,942 00	-
Cash on hand,	65 37	-	2,562 87	-	1,234 83

Rate and amount of ordinary Dividend for last year,	5 per cent., 2,522 13	6 per cent., 3,620 98	5 per cent., 10,675 76	5 per cent., 4,614 71	5 per cent., 5,014 76
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	3 years, 5 per ct.	4 years, 6 per ct.	4 $\frac{2}{3}$ yrs., 5 per ct.	1 $\frac{1}{2}$ yrs., 5 per ct.	4 years, 5 per ct.
Annual Expenses of the institution, . . .	245 63	201 00	554 04	288 77	331 56

North Adams Savings Bank.—The Bank Stock is owned as follows :—(Rendered at par value.) Adams, \$4,000; Pittsfield, 3,000; Lee, 2,000.
Loans on Bank Stock are—Adams, \$2,000; Pittsfield, 1,200.
Deposit in Bank bearing interest is—Adams, \$597.
Loan to County or Town is—Town of Adams, \$6,377.98.

Canton Institution for Savings.—The Bank Stock is owned as follows :—(Rendered at par value.) Neponset, \$3,200; North, 1,500; Market, \$50.
Loan on Bank Stock is—Neponset, \$3,000.

Cohasset Savings Bank.—Public Funds—Roxbury City Loan, \$1,000; United States Loan, 1,000.

The Bank Stock is owned as follows :—(Rendered at par value.) Atlas, \$2,000; City, 1,000; Blackstone, 1,000; Columbian, 2,000; Eagle, 1,800; Market, 700; Maverick, 1,300; Merchants, 3,000; National, 1,500; North, 1,000; Bank of the Republic, 1,500; Revere, 3,000; Safety Fund, 1,000; Shawmut, 2,400; State, 480; Traders, 1,500; Tremont, 1,700; Union, 1,500; Washington, 1,000; Webster, 1,000.

Lee Savings Bank.—The Bank Stock is owned as follows :—(Rendered at cost to Bank.) Lee, \$7,344.50; Adams, 4,535.33.
Loan to County or Town is—Town of Lee, \$800.

Berkshire County Savings Bank.—Public Funds—United States 5 per cent. coupon bonds, \$20,000.

The Bank Stock is owned as follows :—(Rendered at par value.) Howard, \$1,200; Hide and Leather, 1,500; Shawmut, 1,500; Blackstone, 2,000; Hadley Falls, 2,000; North,

* "Due Agricultural Bank, \$1,500."

	DEDHAM.	DORCHESTER.	QUINCY.	RANDOLPH.	ROXBURY.
	Dedham Institution for Savings.	Dorchester Savings Bank.	Quincy Savings Bank.	Randolph Savings Bank.	Institution for Savings in Roxbury and its Vicinity.
Number of Depositors,	2,553	667	1,192	297	2,377
Amount of Deposits,	\$554,011 02	\$109,428 17	\$253,199 09	\$33,390 29	\$499,852 11
Public Funds,	-	2,000 00	-	882 50	56,672 50
Loans on public funds,	-	-	-	-	-
Bank Stock,	33,672 00	24,045 00	39,960 66	10,495 25	131,774 07
Loans on bank stock,	32,445 00	-	450 00	-	20,425 00
Deposits, in banks, bearing interest,	6,573 62	-	-	-	10,000 00
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	9,989 75
Loans on mortgage of real estate,	408,016 34	66,700 00	197,468 00	6,900 00	87,750 00
Loans to county, or town,	18,800 00	6,000 00	-	9,750 00	118,500 00
Loans on personal security,	85,429 78	10,200 00	14,107 05	6,200 00	61,125 00
Cash on hand,	6,573 62	3,768 25	-	127 94	3,615 79

Rate and amount of ordinary Dividend for last year,	5 per cent., 26,992 04	5 per cent., 4,943 80	5 per cent., 12,676 63	5 per cent., 1,580 23	4 per cent., 10,891 66
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	*	3 years, 5 per ct.	1½ yrs., 5 per ct.	"No extra."	1 year, 4 per ct.
Annual Expenses of the institution,	1,408 07	567 00	650 00	125 00	2,300 00

Dedham Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Dedham, \$12,987 50; Howard, 2,794 50; Blackstone, 2,612 50; Merchants', 1,820; State, 1,451 50; Union, 620; Globe, 1,065; Traders', 1,542 50; People's, 5,930; Bank of Commerce, 2,848 50.

Loans on Bank Stock are—38 shares Suffolk, \$3,000; 18 shares Traders', and 5 shares Atlas, 2,000; 145 shares Cohituate, 12,500†; 57 shares Dedham, 5,100; 50 shares Rockland, 4,000; 10 shares Cambridge, 900; 5 shares Newton, 225; 15 shares Boylston, 1,300; 35 shares Exchange, 3,150; 3 shares Eagle, 270.

Deposit in Bank bearing interest is—Dedham, \$6,573 62.

Dorchester Savings Bank.—Public Funds—United States 7 3-10 treasury notes, \$2,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 25 shares Bank of Commerce, Boston, \$2,558 75; 25 shares Bank of the Republic, 2,524; 16 shares Safety Fund, 1,600; 15 shares City, 1,562 25; 17 shares Eagle, 1,772; 10 shares Suffolk, 1,300; 10 shares Hamilton, 1,180; 10 shares Atlas, 1,010; 10 shares State, 625; 5 shares Granite, 495; 5 shares Massachusetts, 1,350; 9 shares Tremont, 1,053 75; 27 shares Revere, 2,792 25; 30 shares Mattapan, 3,095; 11 shares Blue Hill, 1,121.

Loan to County or Town is—Town of Dorchester, \$6,000.

Quincy Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 10 shares Grocers', \$890; 25 shares National, 2,538 08; 25 shares North, 2,550; 10 shares Eliot, 1,000; 33 shares Merchants', Boston, 3,457 50; 35 shares Traders', 3,555; 50 shares Bank of North America, 5,025; 20 shares Exchange, Boston, 1,975 33; 20 shares Webster, 2,000; 8 shares Washington, 844; 89 shares State, 2,554 50; 10 shares Hide and

Leather, 1,000; 25 shares Atlas, 2,606 25; 50 shares Mt. Wollaston, 5,100; 45 shares Quincy Stone, 4,865.

Loan on Bank Stock is—5 shares Exchange, Boston, \$450.

Randolph Savings Bank.—Public Funds—\$1,000 United States bond, \$882 50.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 15 shares Grocers', \$1,333 75; 15 shares Bank of North America, 1,538 75; 17 shares Blackstone, Boston, 1,762; 15 shares Eagle, 1,617; 10 shares New England, 1,100; 10 shares Eliot, 1,075; 10 shares Howard, 1,072 50; 10 shares Traders', 996 25.

Institution for Savings in Roxbury and Vicinity.—Public Funds—United States 6 per cent. treasury notes, \$20,000; United States 12 per cent. treasury notes, 14,000; United States 5 per cent. bonds, 19,000, cost 16,672 50; State of Maine 6 per cent. bonds, 6,000. The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares Traders', \$1,970; 30 shares Granite, 3,000; 25 shares Market, 1,750; 34 shares State, 2,010 10; 175 shares Washington, 17,491; 220 shares North, 21,980 47; 40 shares Atlas, 4,000; 20 shares Bank of Commerce, 2,000; 50 shares Atlantic, 5,000; 150 shares Hide and Leather, 15,000; 400 shares Safety Fund, 40,272 50; 100 shares Revere, 10,000; 146 shares People's, 7,300.

Loans on Bank Stock are—22 shares Rockland, \$2,000; 9 shares Washington, 800; 11 shares Merchants', and 9 shares Mechanics, 1,650; 23 shares Tradesman's, 2,000; 20 shares Village, 1,800; 15 shares Exchange, 1,350; 28 shares Mechanics', 2,700; 165 shares People's, 7,450; 8 shares Shoe and Leather Dealers', 675.

Deposit in Bank bearing interest is—Atlas, \$10,000.

Loan to County or Town is—City of Roxbury, \$118,500.

* Answer rendered—"For the five years to first of May last, ½ of one per cent." In addition to ordinary dividend of 5 per cent., is probably meant.

† The Institution holds as further collateral, 50 shares of Bates Manufacturing Company Stock and two personal notes for \$4,166 67 each.

	WEYMOUTH.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.	NEW BEDFORD.
	Weymouth and Braintree Institution for Savings.	Attleborough Savings Bank.	Fairhaven Institution for Savings.	Fall River Savings Bank.	New Bedford Institution for Savings.
Number of Depositors,	1,312	12	912	6,413	8,654
Amount of Deposits,	\$241,229 33	\$551 00	\$259,804 10	\$1,712,557 51	\$2,391,902 39
Public Funds,	-	-	19,000 00	45,000 00	449,449 50
Loans on public funds,	-	-	-	-	-
Bank Stock,	30,300 00	-	122,000 00	515,762 50	909,972 00
Loans on bank stock,	-	-	6,237 50	-	3,515 00
Deposits, in banks, bearing interest,	-	-	-	-	32,000 00
Loans on railroad stock,	-	-	-	-	12,750 00
Invested in real estate,	-	-	-	-	13,283 00
Loans on mortgage of real estate,	178,669 50	-	15,329 25	378,246 60	2,329 81
Loans to county, or town,	-	500 00	20,800 00	15,000 00	107,600 00
Loans on personal security,	35,289 00	-	75,623 40	734,349 45	797,651 15
Cash on hand,	*	17 96	15,366 36	24,198 96	63,351 93

Rate and amount of ordinary Dividend for last year,	5 per cent., 11,887 31	6 per cent., —	6 per cent., 17,429 06	6 per cent., 99,457 86	6 per cent., 131,649 13
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	2½ yrs., 5 per ct.	—	“None.”	“No extra.”	2½ yrs., 6 per ct.
Annual Expenses of the institution,	400 00	—	Not answered.	3,041 47	3,476 91

Weymouth and Braintree Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at par value.) 12 shares North, \$1,200; 12 shares Merchants', Boston, 1,200; 50 shares Hide and Leather, 5,000; 27 shares Webster, 2,700; 20 shares National, 2,000; 40 shares Washington, 4,000; 15 shares Exchange, 1,500; 20 shares Bank of the Republic, 2,000; 22 shares Maverick, 2,200; 85 shares Union Bank, Weymouth and Braintree, 8,500.

Attleborough Savings Bank.—Organized, April, 1861.

Fairhaven Institution for Savings.—Public Funds—United States bonds, 6 per cent., \$8,000; United States bonds, 5 per cent., 1,000; United States treasury notes, 12 per cent., 4,000; United States treasury notes, 7 3-10 per cent., 6,000.
The Bank Stock is owned as follows:—(Rendered at par value.) Bedford Commercial, New Bedford, \$12,000; Merchants', New Bedford, 2,300; Marine, 4,300; Fairhaven, 33,800; Merchants', Boston, 3,200; Eliot, 4,000; Bank of Commerce, 20,100; National, 20,000; North, 4,000; Bank of the Republic, 5,000; Webster, 2,500; Cambridge Market, 2,500.
Loan on Bank Stock is—Fairhaven, \$6,237 50.

Fall River Savings Bank.—Public Funds—United States notes, \$45,000.
The Bank Stock is owned as follows:—(Rendered at par value.) 603 shares Fall River, \$52,782 50; 422 shares Massachusetts, 42,200; 756 shares Metacommet, 75,600; 100 shares Wamsutta, 10,000; 300 shares Marine, 30,000; 250 shares Bedford Commercial, 25,000; 132 shares Merchants', New Bedford, 13,200; 335 shares Bank of Commerce, 33,500; 300 shares Bank of North America, 30,000; 210 shares Merchants', Boston, 21,000; 200 shares Faneuil Hall, 20,000; 200 shares Washington, 20,000; 275 shares

Webster, 27,500; 110 shares Eliot, 11,000; 180 shares Hide and Leather, 18,000; 200 shares Howard, 20,000; 130 shares Granite, 13,000; 330 shares Safety Fund, 33,000; 200 shares Revere, 20,000.

New Bedford Institution for Savings.—Public Funds—United States 6 per cent. scrip, \$50,000; rendered at cost, 46,317 50; United States 5 per cent. scrip, 19,000; Massachusetts 5 per cent. scrip, 88,560; rendered at cost, 82,682; Maine 6 per cent. scrip, 50,000; Vermont do. 22,000; New Hampshire do. 19,000; City of New Bedford 6 per cent. scrip, 78,000; Do. do. 5½ per cent. scrip, 32,400; Do. do. 5 per cent. scrip, 64,200; Roxbury 5 per cent. scrip, 19,900; Greenfield 6 per cent. scrip, 5,000; Buckland do. 5,000; Shelburne do. 6,000.

The Bank Stock is owned as follows:—(Rendered at par value.) Eagle Bank, Boston, \$12,800; Hide and Leather, 5,000; National, 10,000; Howard, 5,000; Massachusetts, 18,250; Exchange, 2,000; Granite, 24,000; Bank of Commerce, 40,000; Bank of North America, 21,000; Broadway, 8,000; Maverick, 10,000; Bank of the Republic, 25,000; Safety Fund, 20,000; Merchants', 20,000; Eliot, 5,000; Traders, 13,000; Atlas, 24,000; North, 19,000; Union, 2,400; City, 2,700; Hamilton, 5,500; Tremont, 24,000; State, 7,380; Washington, 13,000; Columbian, 23,200; Shawmut, 6,800; Revere, 25,000; Webster, 12,000; Continental, 10,000; Cambridge Market, 10,000; Mattapan, Dorchester, 7,000; Monument, Charlestown, 10,000; Tradesman's Chelsea, 10,000; South Reading, 7,000; Fall River, 17,500; Metacommet, 25,000; Malden, 15,000; Fairhaven, 4,500; Railroad, 6,750; Merchants', New Bedford, 100,000; Marine, 100,000; Mechanics', New Bedford, 100,000; Bedford Commercial, 51,000; 124 shares Grocers' Bank, Boston, valued at \$992.
Deposits in Banks bearing interest are—Merchants', New Bedford, \$8,000; Marine, 8,000; Mechanics', 8,000; Bedford Commercial, 8,000.

Loans on Bank Stock are—20 Bedford Commercial, \$1,350; 15 Mechanics' and 10 Merchants', 1,115; 32 State, 1,050.

Loan on Railroad Stock is—Bond of Pittsfield and North Adams, for \$15,000, \$12,750.

* “Overpaid by Treasurer, \$626 85.”

† “At a recent sale of the Stock pledged to the Institution for a Loan, it was judged best to purchase said Stock at the prices it then sold for, rather than hazard a loss on the Loan.”

‡ “Bank Stock all rendered at par value. Par value of Fall River Bank is \$87.50 per share.”

	PAWTUCKET.	TAUNTON.	ABINGTON.	HINGHAM.
	Franklin Savings Bank.	Bristol County Savings Bank.	Abington Savings Bank.	Hingham Institution for Savings.
Number of Depositors,	221	3,020	787	2,451
Amount of Deposits,	\$39,564 33	\$574,473 81	\$134,437 43	\$623,360 24
Public Funds,	-	-	-	5,000 00
Loans on public funds,	-	-	-	-
Bank Stock,	6,400 00	48,338 71	26,082 50	123,720 00
Loans on bank stock,	-	1,028 40	-	31,340 00
Deposits, in banks, bearing interest,	-	7,500 00	-	-
Loans on railroad stock,	-	400 00	-	12,500 00
Invested in real estate,	-	8,967 67	-	3,021 03
Loans on mortgage of real estate,	23,855 70	401,616 85	96,281 00	439,043 00
Loans to county, or town,	5,000 00	21,400 00	4,000 00	16,900 00
Loans on personal security,	6,255 00	87,649 83	11,075 00	1,666 00
Cash on hand,	-	6,925 70	32 68	250 11

Rate and amount of ordinary Dividend for last year,	6 per cent., 2,129 72	5½ per cent., 31,060 38	5 per cent., 6,986 58	5 per cent., 29,913 93
Average annual per cent. of Dividends for the years since last extra Dividend was declared, —, 6 per cent.	—, 6 per cent.	“ No extra.”	3 years, 5 per ct.	2 years, 5 per ct.
Annual Expenses of the institution,	157 33	2,373 37	325 00	1,264 70

15

Franklin Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 15 shares New England Pacific Bank, Pawtucket, R. I., \$750; 73 shares Slater, North Providence, 3,650; 20 shares Bank of the Republic, 2,000.

Bristol County Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 40 shares National, Boston, \$4,000; 100 shares Safety Fund, 10,075; 50 shares Fairhaven, 4,927.71; 25 shares Bristol County, 2,562; 258 shares Machinists', 26,774.

Loans on Bank Stock are—3 shares Central Bank, Worcester, \$300; 5 shares Bristol County, Taunton, 403.40; 4 shares Machinists', 325.

Deposits in Banks bearing interest are—Machinists', \$5,000; Bristol County, 2,500. Loan on Railroad Stock is—5 shares Western, \$400.

Loans to County or Town are—County of Bristol, \$16,400; Town of Taunton, 5,000.

Abington Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) National, Boston, \$3,045; Eliot, 2,000; Howard, 1,000; Webster, 2,380.50; Hyde and Leather, 2,515; Safety fund, 4,000; Bank of the Republic, 3,000; Berkshire, South Adams, 4,040; Abington, 4,102.

Hingham Institution for Savings.—Public Funds—United States treasury notes, \$5,000.

The Bank Stock is owned as follows:—(Rendered at par value.) Hingham, \$10,500; Weymouth and Braintree, 2,100; Abington, 1,500; North Bridgewater, 1,500; Old Colony, 1,200; Merchants', 10,000; Granite, 5,000; Hamilton, 2,800; Market, 2,520; City, 3,200; Globe, 3,000; Tremont, 6,000; Shoe and Leather Dealers', 5,000; State, 2,400; Union, 5,000; Webster, 3,500; Suffolk, 1,500; Eagle, 10,000; New England, 2,000; Atlas, 5,000; Bank of Commerce, 11,000; Bank of North America, 6,000; Safety Fund, 5,000; Revere, 1,500; Bank of the Republic, 5,000; Atlantic, 2,500; Tradesman's, 3,000.

Loans on Bank Stock are—82 shares Mechanics', \$7,250; 40 shares Tradesman's, 3,300; 30 shares Cambridge Market, 2,700; 31 shares Abington, and 15 shares Hyde and Leather, 3,800; 20 shares Hingham, and 9 shares Old Colony, 2,000; 30 shares Hingham, and 10 shares Union, 2,790; 15 shares Atlantic, 900; 90 shares Bank of the Republic, 8,000; 5 shares Globe and 2 shares Hamilton, 600.

Loans on Railroad Stock are—122 shares Old Colony and Fall River, 10,000; 30 shares Boston and Maine, 2,500.

	NORTH BRIDGEWATER.		PLYMOUTH.		SCITUATE.		SOUTH SCITUATE.	
	North Bridgewater Savings Bank.		Plymouth Savings Bank.		Scituate Savings Bank.		South Scituate Savings Bank.	
Number of Depositors,	607		4,607		214		864	
Amount of Deposits,	\$80,797 36		\$878,798 90		\$40,887 20		\$192,300 82	
Public Funds,	2,200 00		34,690 20		1,600 00		-	
Loans on public funds,	-		-		-		-	
Bank Stock,	17,379 25		320,372 92		11,900 00		38,360 00	
Loans on bank stock,	-		25,200 00		-		170 12	
Deposits, in banks, bearing interest,	-		12,542 64		-		-	
Loans on railroad stock,	-		8,800 00		-		-	
Invested in real estate,	-		5,128 69		-		1,575 00	
Loans on mortgage of real estate,	41,708 85		336,700 00		26,055 00		139,892 50	
Loans to county, or town,	-		62,937 50		1,970 26		3,000 00	
Loans on personal security,	19,737 08		93,188 18		1,107 00		12,084 30	
Cash on hand,	2,382 64		13,148 31		428 55		1,082 13	

Rate and amount of ordinary Dividend for last year,	5 per cent., 4,628 45	5 per cent., 42,665 72	5 per cent., 1,819 37	5 per cent., —
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	—, 5 per ct.	2½ years, 5 per ct.	4½ years, 5 per ct.	1½ yrs., 5 ⁷ / ₁₀ per ct.
Annual Expenses of the institution,	223 00	2,803 12	"None."	375 00

North Bridgewater Savings Bank.—Public Funds—7 3-10 treasury notes, \$2,300.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Reverse, \$3,500;
Granite, 2,510.25; National, 3,060; New England, 663; Brighton, 2,050; Malden, 2,480;
Tradesman's, 2,900; Cambridge Market, 1,116.

Plymouth Savings Bank.—Public Funds—\$3,000 United States 6 per cent., \$2,767 50;
4,000 United States, 6 per cent., 3,962.70; 4,000 United States 7 3-10 per cent., 4,000;
1,200 Massachusetts 5 per cent., 960; 23,000 Massachusetts 6 per cent., 23,000.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) State, \$12,675;
Merchants', 26,700; Plymouth, 16,000; Old Colony, 20,500; Bristol County, 17,300;
Hingham, 4,200; Wareham, 1,700; Market, 10,240; Traders', 8,000; City, 8,820; Suffolk,
1,250; North, 800; Massachusetts, 5,000; Granite, 15,000; Tremont, 15,830; Atlantic,
4,331.25; Eagle, 8,666.67; Boston, 4,896; New England, 7,810; Boylston, 3,190; Ex-
change, 12,190; Abington, 1,500; Bank of Commerce, 14,400; Bank of North America,
9,000; Railroad, 5,600; Globe, 1,100; Freeman's, 1,540; Shawmut, 7,000; Union, 9,180;
Atlas, 15,990; Hamilton, 1,150; National, 8,000; Webster, 9,660; Blackstone, 2,400;
North Bridgewater, 2,000; Columbian, 4,315; Howard, 2,000; Reverse, 8,000; Bank of
the Republic, 12,600.

Loans on Bank Stock are—Old Colony, \$2,870; Plymouth, 3,760; Plymouth and
Old Colony, 6,400; Railroad and Old Colony, 3,500; Merchants', 1,320; Atlantic, 400;

Exchange, 200; Abington, 900; Boston, 900; Massachusetts, New England, and Union,
4,950.
Deposits in Banks bearing interest are—Atlas, Boston, \$8,994.50; Bristol County
Bank, Taunton, 3,000; Reverse, Boston, 322.58; Plymouth, 225.56.
Loan on Railroad Stock is—Old Colony and Fall River, \$8,800.

Scituate Savings Bank.—Public Funds—Massachusetts bonds 6 per cent., \$1,000;
United States 7 3-10 per cent. treasury notes, 600.
The Bank Stock is owned as follows:—(Rendered at par value.) 50 shares National,
\$5,000; 10 shares Merchants', Boston, 1,000; 10 shares North, 1,000; 10 shares Shawmut,
1,000; 10 shares Howard, 1,000; 5 shares Blackstone, Boston, 500; 4 shares Washington,
400; 10 shares Monument, Charlestown, 1,000; 10 shares Plymouth, 1,000.

South Scituate Savings Bank.—The Bank Stock is owned as follows:—(Rendered at
par value—the Hingham excepted.) Atlantic, \$1,000; North, 3,900; Columbian, 3,200;
Washington, 1,600; Weymouth and Braintree, 1,000; Union, 1,000; Hingham, 1,960;
City, 2,300; Traders', 2,800; Eagle, 2,300; Granite, 1,000; Merchants', 2,000; New En-
gland, 1,000; Bank of Commerce, 4,000; Howard, 1,000; Webster, 2,000; Eliot, 500;
Massachusetts, 500; Shawmut, 1,000; Globe, 300; Hamilton, 1,000; Reverse, 3,000.
Loans on Bank Stock, \$170.12.

	WAREHAM.	BARNSTABLE.	PROVINCETOWN.	NANTUCKET.
	Wareham Savings Bank.	Institution for Savings in the Town of Barnstable.	Seamen's Savings Bank.	Nantucket Institution for Savings.
Number of Depositors,	869	2,118	561	1,215
Amount of Deposits,	\$198,753 01	\$537,679 20	\$114,385 39	\$345,086 20
Public Funds,	-	-	4,375 00	-
Loans on public funds,	-	-	-	-
Bank Stock,	94,475 20	140,706 56	26,579 46	98,500 00
Loans on bank stock,	30,068 00	-	-	3,980 00
Deposits, in banks, bearing interest,	-	-	-	-
Loans on railroad stock,	-	-	-	-
Invested in real estate,	-	5,500 00	-	3,000 00
Loans on mortgage of real estate,	31,771 25	201,751 67	47,047 00	157,548 23
Loans to county, or town,	-	21,299 00	3,476 50	-
Loans on personal security,	39,299 00	176,313 22	34,233 26	83,234 13
Cash on hand,	2,859 69	3,064 18	2,187 42	1,606 68

Rate and amount of ordinary Dividend for last year,	5 per cent., —	6 per cent., —	6½ per cent., 4,699 11	5½ per cent., 20,370 14
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	"No extra."	"No extra."	7 years, 7⅔ per ct. Earnings divided annually.	"None."
Annual Expenses of the institution,	581 00	1,050 00	458 30	1,025 00

Wareham Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 68 shares Wareham, \$6,730; 66 shares Shoe and Leather Dealers', 6,969.75; 20 shares Revere, 2,000; 116 shares Merchants', Boston, 12,230.95; 50 shares City, Boston, 6,065; 76 shares Shawmut, 7,097.50; 71 shares Eagle, 7,190.75; 40 shares Granite, 4,128.25; 105 shares Boylston, 11,603.50; 57 shares Grocers', 5,057.25; 7 shares Exchange, Boston, 729.75; 65 shares Bank of Commerce, 6,525; 30 shares Atlantic, 3,138.75; 50 shares Webster, 5,041.25; 52 shares Bank of North America, 5,497.50; 20 shares Safety Fund, 2,000; 20 shares Bank of the Republic, 2,000; 15 shares Merchants', New Bedford, 1,500.

Loans on Bank Stock are—5 shares Andover, \$450; 81 shares Wareham, 6,690; 50 shares Grocers', 4,328; 55 shares Bank of the Metropolis, 5,000; 163 shares South Reading, 13,600.

Institution for Savings in the Town of Barnstable.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Barnstable, \$8,790; Old Colony, 5,000; Bay State, Lawrence, 1,490.81; Revere, 10,000; Safety Fund, 10,000; Granite, 5,000; Washington, 3,700; Blackstone, Boston, 11,200; North, 2,782.50; Bank of Commerce, 10,820; City, 1,804.50; Atlantic, 2,955; Bank of North America, 9,090; Merchants', Boston, 15,637.50; Shawmut, 4,030; National, 5,000; Market, 1,400; Eliot, 5,000; Tremont,

5,965; Union, 3,000; Webster, 5,041.25; Bank of the Republic, 10,000; Bank of the Metropolis, 2,000.

Seamen's Savings Bank.—Public Funds—United States 5 per cent. Indemnity Stock, Texan Indemnity, cost, \$4,375.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 40 shares Freeman's, \$4,268.21; 25 shares National, 2,500; 11 shares Provincetown, 1,150.25; 10 shares Bank of North America, 1,000; 10 shares City, 1,055; 10 shares Howard, 980; 25 shares Tradesman's, 2,472.50; 6 shares Shawmut, 613.50; 80 shares Bank of the Republic, 8,000; 35 shares Revere, 3,500; 10 shares Granite, 1,010.

Nantucket Institution for Savings.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlas, Boston, \$5,000; Boston, 1,500; Bank of North America, 9,100; Bank of Commerce, 4,000; Exchange, 3,000; City, 2,000; Eagle, 1,000; Fanueil Hall, 5,000; Merchants', 3,000; New England, 800; Revere, 10,000; Shoe and Leather Dealers', 9,000; State, 5,100; Shawmut, 1,000; Traders', 4,500; Tremont, 3,600; Union, 700; Washington, 2,500; Webster, 7,500; Bedford Commercial, 3,000; Marine, 1,200; Pacific, 16,200.

Loans on Bank Stock are—6 shares Pacific, \$400; 2 shares do., 180; 50 shares do., 3,000; 12 shares do., 400.

Five Cents Savings Banks.

	BOSTON.		LYNN.	NEWBURYPORT.	SOUTH DANVERS.	SALEM.
	Boston Five Cents Savings Bank.		Lynn Five Cents Savings Bank.	Newburyport Five Cents Savings Bank.	Warren Five Cents Savings Bank.	Salem Five Cents Savings Bank.
Number of Depositors,	24,800	909	1,874	930	2,493	
Amount of Deposits,	\$2,781,565 52	\$33,825 32	\$163,511 98*	\$122,505 74	\$282,968 91	
Public Funds,	288,900 00	4,581 45	10,757 50	10,000 00	69,400 00	
Loans on public funds,	- -	- -	- -	- -	- -	
Bank Stock,	307,542 00	8,166 50	26,500 63	60,237 41	31,906 58	
Loans on bank stock,	76,010 00	- -	- -	- -	11,770 00	
Deposits, in banks, bearing interest,	155,828 75	684 37	689 58	- -	5,112 71	
Loans on railroad stock,	- -	- -	- -	- -	4,800 00	
Invested in real estate,	85,574 25	- -	- -	- -	- -	
Loans on mortgage of real estate,	1,662,550 00	18,110 00	74,870 76	42,200 00	108,300 00	
Loans to county, or town,	141,800 00	- -	600 00	9,000 00	3,100 00	
Loans on personal security,	104,700 00	2,681 00	80,933 80	4,800 00	51,096 69	

Cash on hand,	1,402 68	—	—	1,876 66	1,911 49	440 13
Rate and amount of ordinary Dividend for last year,	5 per cent., 122,993 06	5 per cent.,†	4½ per cent., 5,261 01	6 per cent., 5,803 80	—	5 per cent.,†
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	2½ yrs., 5 per cent.	Less than one yr.	—, 6 per ct.	—, 6 per ct.	1½ yrs., 4½ per ct.	“No extra.”
Annual Expenses of the institution,	12,854 55	175 00	520 00	336 53	1,500 00	

Boston Five Cents Savings Bank.—Public Funds—City of Cambridge scrip, \$40,000; City of Chelsea scrip, \$3,400; City of Boston scrip, 12,000; Fall River, 10,000; State of Maine, 43,500; Vermont, 50,000; United States stocks, 50,000.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 255 shares Blackstone, \$53,340.75; 215 shares Bank of Commerce, 15,292.25; 68 shares Granite, 6,800; 6 shares North, 600; 150 shares National, 15,287.50; 259 shares Tremont, 29,043; 100 shares Rockland, 10,000; 150 shares Washington, 15,000; 89 shares Cambridge Market, 8,885; 125 shares Webster, 12,718.75; 150 shares Howard, 14,540; 250 shares Hide and Leather, 25,000; 100 shares Shawmut, 10,450; 102 shares Merchants', 10,494.50; 147 shares Suffolk, 18,482.25; 250 shares Safety Fund, 25,000; 200 shares Revere, 20,000; 100 shares Bank of the Republic, 10,000; 100 shares Continental Bank, 10,000; 105 shares Maverick, 10,374.

Loans on Bank Stock are—327 shares Hopkinton, and 120 shares Hide and Leather, \$38,000; 106 shares Milford, and 10 shares Faneuil Hall, 9,910; 30 shares Dedham, 2,700; 50 shares Tradesman's, and 15 shares Blackstone, 5,850; 134 shares Bank of the Metropolis, 10,000; 20 shares New England, and 3 shares Exchange, 2,000; 10 shares Bank of North America, 850; 45 shares Mechanics', 4,000; 30 shares Newton, 2,700.
Deposits in Banks bearing interest are—Safety Fund, \$85,428.16; Hide and Leather, 70,400.59.

Lynn Five Cents Savings Bank.—Public Funds—United States notes 12 per cent., \$2,567.45; United States 7 3-10, 2,014.
The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 10 shares Leigh-ton, \$1,000; 35 shares Revere, 3,500; 10 shares Hide and Leather, 1,000; 26 shares City Bank, Lynn, 2,666.50.

[Note.—35 Revere is in excess of the recent law. The stock was on hand at the time of the passing of the law, and the increase of deposits in the past warrants the hope and belief that soon 35 shares in any one bank will be legal. This was satisfactorily explained to the Bank Commissioners.]

Deposit in Bank bearing interest is—City, Lynn, \$684.37.

Newburyport Five Cents Savings Bank.—Public Stocks—United States Stock Loan of 1861, payable in 1881, 6 per cent., \$7,000, cost, 6,202.50. United States 7 3-10 Loan 4,500,—advanced interest, \$55.

* “Interest and transferred dividends to Balance, \$32,716.93,” is the note appended to this amount, the construction of which must be assumed. † Amount not stated.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares Mer-chants', Newburyport, \$758.25; 57 shares Ocean, 3,060; 37 shares Mechanics', Newbury-port, 4,011; 8 shares Atlantic, 792; 15 shares Atlas, 1,575; 5 shares City, 521.25; 10 shares Bank of Commerce, 1,025; 31 shares Eagle, 3,398.25; 10 shares Elliot, 1,012.50; 1 share Globe, 115.75; 15 shares Hide and Leather, 1,586.25; 5 shares Howard, 491.25; 5 shares Hamilton, 575; 20 shares Maverick, 1,910; 5 shares Merchants', 507.50; 10 shares National, 1,025; 15 shares Bank of the Republic, 1,523.13; 5 shares Shawmut, 531.25; 8 shares Suffolk, 1,000; 5 shares Webster, 521.25.
Deposit in Bank bearing interest is—Institution for Savings, Newburyport, \$689.58.

Warren Five Cents Savings Bank.—Public Funds—United States treasury notes, \$5,000; Massachusetts State Loan, 5,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 14 shares Warren, \$1,421.16; 15 shares Howard, 1,489; 80 shares Exchange, Boston, 9,088.75; 40 shares Webster, 4,125; 10 shares Atlantic, 1,055; 10 shares Suffolk, 1,282.50; 15 shares Shoe and Leather Dealers', 1,575; 63 shares Hide and Leather, 6,250; 14 shares Exchange, Salem, 931; 40 shares Grand, 3,795; 75 shares Asiatic, 2,475; 110 shares Atlas, 11,750; 30 shares Revere, 3,000; 55 shares Elliot, 5,500; 34 shares Blackstone, 3,400; 5 shares Washington, 500; 20 shares Tremont, 2,000.

Salem Five Cents Savings Bank.—Public Funds—United States Loan, \$59,400; Mas-sachusetts scrip, 10,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Webster, Boston, \$2,082.50; Blackstone, 1,045; Merchants', Boston, 1,092.50; City, 530; North, 3,202; Granite, 1,475; Bank of North America, 516.25; Revere, 2,000; Safety Fund, 2,500; Asiatic, Salem, 561; Exchange, 3,185.58; Mercantile, 1,176; Naumkeag, 4,571.50; Salem, 7,964.50.

Loans on Bank Stock are—20 shares National, 12 shares Merchants', 10 shares Eagle, 4 shares Railroad, \$3,970; 30 shares Lowell, 2,700; 10 shares Howard, 900; 12 shares Granite, 5 shares Revere, 7 shares State, 1,900; 23 shares Shoe and Leather Dealers', 2,000; 5 shares Naumkeag, 300.

Deposits in Banks bearing interest are—Naumkeag, \$4,655; Webster, 457.71.
Loan on Railroad Stock is—60 shares Boston and Maine, \$4,800.

	BRIGHTON.	CHARLESTOWN.	CAMBRIDGE.	LOWELL.
	Brighton Five Cents Saving Bank.	Charlestown Five Cents Savings Bank.	East Cambridge Five Cents Savings Bank.	Lowell Five Cents Savings Bank.
Number of Depositors,	66	1,713	835	3,798
Amount of Deposits,	\$558 21	\$140,576 58	\$97,742 62	\$600,171 99
Public Funds,	550 00	- -	- -	29,712 50
Loans on public funds,	- -	- -	- -	- -
Bank Stock,	- -	27,318 25	31,215 83	93,170 00
Loans on bank stock,	- -	1,000 00	- -	47,450 00
Deposits, in banks, bearing interest,	- -	- -	*	60,000 00
Loans on railroad stock,	- -	- -	- -	2,450 00
Invested in real estate,	- -	- -	- -	- -
Loans on mortgage of real estate,	- -	95,000 00	70,275 00	294,365 00
Loans to county, or town,	- -	- -	- -	24,250 00
Loans on personal security,	- -	13,150 00	- -	55,900 00
Cash on hand,	2 63	4,108 33	- -	- -

Rate and amount of ordinary Dividend for last year,	New Bank.†	5 per cent., 5,772 65	4 per cent., 3,529 44	5 per cent., 27,072 17
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	— —	Not answered.	1 year, 4 per ct.	Not answered.
Annual Expenses of the institution,	— —	129 12	200 00	1,087 94

Brighton Five Cents Savings Bank.—Public Funds—United States treasury notes, 7 8-10 per cent., \$550.

Charlestown Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 15 shares Bunker Hill, \$1,575; 35 shares Monument, 3,395 50; 20 shares Mattapan, 2,160; 83 shares Safety Fund, 8,300; 14 shares Maverick, 1,341 25; 20 shares Bank of the Republic, 3,000; 12 shares National, 1,162 25; 20 shares Continental, 2,000; 15 shares Market, 1,137; 33 shares Tradesman's, 3,247 25.
Loan on Bank Stock is—25 shares Monument, \$1,000.

East Cambridge Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 38 shares Lechmere, \$3,876 65; 10 shares Faneuil Hall, 1,090; 23 shares Bank of Republic, 2,320 63; 23 shares Cambridge City Bank, 2,316 05; 20 shares Bank of Commerce, 2,072 50; 20 shares Traders', 2,050; 10 shares Newton, 1,040; 8 shares Bunker Hill, 864; 10 shares National, 1,020; 24 shares Charles River, 2,428 75; 40 shares Howard, 4,110; 10 shares Merchants', 1,050; 15 shares Webster, 1,552 50; 25 shares Revere, 2,533 75; 27 shares Blackstone, 2,891.

* "Due the Lechmere Bank for overdraft, \$3,748 21."

Lovell Five Cents Savings Bank.—Public Funds—United States bonds, \$4,712 50; United States treasury notes, 25,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 100 shares Bank of Commerce, \$10,000; 50 shares Bank of North America, 5,000; 150 shares Bank of the Republic, 15,000; 50 shares Blackstone, 4,970; 50 shares Continental, 5,000; 50 shares Eliot, 5,000; 124 shares Hyde and Leather, 12,400; 50 shares National, 5,000; 100 shares Revere, 10,000; 83 shares Safety Fund, 8,300; 50 shares Webster, 5,000; 25 shares Merchants', Lovell, 2,500; 25 shares Prescott, 2,500; 25 shares Wamesit, 2,500.

Loans on Bank Stock are—67 shares Appleton, \$5,850; 38 shares Merchants', 3,150; 154 shares Prescott, 13,100; 33 shares Wamesit, 2,500; 128 shares Railroad, 6,600; 3 shares Appleton and 10 shares Exchange, 1,000; 150 shares Merchants', 11,250; 50 shares Bank of the Republic, 4,000.

Deposits in Banks bearing interest are—Bank of Commerce, \$25,000; Safety Fund, 15,000; Wamesit, 20,000.

Loans on Railroad Stock are—22 shares Stony Brook, \$1,250; 15 shares Nashua and Lovell, 1,200.

† "Went into operation September 1, 1861."

	NATICK.	STONEHAM.	WEST CAMBRIDGE.	WOBUEN.
	Natick Five Cents Savings Bank.	Stoneham Five Cents Savings Bank.	West Cambridge Five Cents Savings Bank.	Woburn Five Cents Savings Bank.
Number of Depositors,	225	411	411	916
Amount of Deposits,	\$5,600 99	\$7,451 27	\$31,985 44	\$48,679 03
Public Funds,	-	-	9,561 48	6,000 00
Loans on public funds,	-	-	-	-
Bank Stock,	518 75	400 00	-	9,101 00
Loans on bank stock,	-	-	-	500 00
Deposits, in banks, bearing interest,	-	-	64 33	-
Loans on railroad stock,	-	-	-	-
Invested in real estate,	-	-	-	-
Loans on mortgage of real estate,	3,635 00	4,750 00	18,400 00	12,849 00
Loans to county, or town,	-	1,687 50	-	6,175 54
Loans on personal security,	1,000 00	1,200 00	3,000 00	14,219 32
Cash on hand,	12 93	-	959 63	413 90

Rate and amount of ordinary Dividend for last year,	4 per cent., 211 84	5 per cent., 349 59	5 per cent.,* —	5 per cent.,* —
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	"No extra."	—, 5 per cent.	"No extra."	2 years, 6 per ct.
Annual Expenses of the institution, . . .	100 00	363 99	200 00	275 00

Natick Five Cents Savings Bank.—The Bank Stock owned (rendered at cost to the Bank) is 5 shares Safety Fund, \$518.75.

Stoneham Five Cents Savings Bank.—The Bank Stock owned (rendered at par value) is 4 shares South Reading, \$400.

West Cambridge Five Cents Savings Bank.—Public Funds—Government Loan, \$9,661.48.

Deposit in Bank bearing interest is—Hide and Leather, \$54.33.

Woburn Five Cents Savings Bank.—Public Funds—Massachusetts 6 per cent., \$2,000; United States 7 3-10 per cent., 4,000.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 23 shares Blackstone, \$2,346; 15 shares Faneuil Hall, 1,635; 10 shares Webster, 1,050; 40 shares Hide and Leather, 4,070.

Loan on Bank Stock is—5 shares Woburn, \$500.

* Amount not stated.

	WORCESTER.	SPRINGFIELD.	SHELBURNE.	FOXBOROUGH.
	Worcester Five Cents Savings Bank.	Springfield Five Cents Savings Bank.	Shelburne Falls Five Cents Savings Banks.	Foxborough Five Cents Savings Bank.
Number of Depositors,	1,826	2,372	540	308
Amount of Deposits,	\$140,290 88	\$219,097 03	\$37,720 60	\$22,550 78
Public Funds,	12,000 00	5,496 70	-	-
Loans on public funds,	-	-	1,000 00	-
Bank Stock,	58,400 00	34,464 00	3,015 00	6,300 00
Loans on bank stock,	9,010 00	-	-	-
Deposits, in banks, bearing interest,	4,500 00	-	-	-
Loans on railroad stock,	-	-	-	-
Invested in real estate,	-	-	-	-
Loans on mortgage of real estate,	13,000 00	159,095 50	17,624 00	13,400 00
Loans to county, or town,	35,000 00	-	-	-
Loans on personal security,	7,500 00	20,173 73	15,620 00	3,250 00
Cash on hand,	1,260 22	4,552 81	1,337 32	51 24

Rate and amount of ordinary Dividend for last year,	5 per cent., 5,966 43	5 per cent., 10,400 85	6 per cent.* — — —	5 per cent., 1,001 38
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	2 years, 5 per ct.	—, 5 per ct.	"No extra."	Not answered.
Annual Expenses of the institution,	531 00	931 71	230 00	100 00

Worcester Five Cents Savings Bank.—Public Funds—United States bonds, \$12,000.

The Bank Stock is owned as follows:—(Rendered at par value.) 90 shares Central Bank, Worcester, \$9,000; 77 shares City, 7,700; 25 shares Mechanics', 2,500; 69 shares Quinsigamond, 6,900; 7 shares Worcester, 700; 80 shares Millbury, 8,000; 20 shares Northborough, 2,000; 20 shares Worcester, 2,000; 26 shares Grafton, 2,600; 20 shares Hyde and Leather, 2,000; 50 shares Merchants', 5,000; 50 shares Safety Fund, 5,000; 50 shares Webster, 5,000.

Loans on Bank Stocks are—60 shares Central, \$5,300; 17 shares Mechanics', Worcester, 1,450; 5 shares Oxford, 500; 5 shares Blackstone, 500; 4 shares Framingham, 360; 10 shares Millbury, 900.

Deposit in Bank bearing interest is—Quinsigamond, \$4,500.

Springfield Five Cents Savings Bank.—Public Funds—United States treasury notes, 12 per cent., \$5,496.70.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 20 shares Agawam,

\$2,145; 10 shares Cabot, 1,010; 56 shares City, 5,780; 30 shares Chicopee, 3,480; 52 shares Hampshire Manufacturers', 5,732; 15 shares Hadley Falls, 1,575; 40 shares John Hancock, 4,040; 30 shares Lee, 3,000; 15 shares Merchants', 1,500; 10 shares Monson, 1,010; 27 shares Pynchon, 3,132; 20 shares Springfield, 2,060.

Shelburne Falls Five Cents Savings Bank.—The Bank Stock owned (rendered at cost) is 30 shares Shelburne Falls, \$3,015.

Loans on Public Funds is—United States 7 3-10 per cent. treasury notes, \$1,000.

Foxborough Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at par value.) 10 shares Boylston, 10 shares Webster, 10 shares Wrentham, 10 shares Hyde and Leather, 10 shares Safety Fund, 4 shares Blackstone, 4 shares Faneuil Hall, 5 shares Shawmut, \$6,300. Originally cost \$6,903.25: the difference, \$303.25, has been charged off on profit and loss account.

* Amount not stated.

	FALL RIVER.	NEW BEDFORD.	PLYMOUTH.	HARWICH.
	Fall River Five Cents Savings Bank.	New Bedford Five Cents Savings Bank.	Plymouth Five Cents Savings Bank.	Cape Cod Five Cents Savings Bank.
Number of Depositors,	2,065	4,627	612	578
Amount of Deposits,	\$160,858 42	\$639,996 43	\$35,303 31	\$45,466 95
Public Funds,	- -	45,815 00	400 00	- -
Loans on public funds,	7,073 80	- -	- -	- -
Bank Stock,	106,447 45	50,423 74	10,768 30	5,737 25
Loans on bank stock,	- -	700 00	521 00	- -
Deposits, in banks, bearing interest,	- -	- -	- -	- -
Loans on railroad stock,	- -	- -	- -	- -
Invested in real estate,	- -	- -	- -	- -
Loans on mortgage of real estate,	- -	324,295 58	18,889 08	16,820 00
Loans to county, or town,	- -	- -	- -	6,050 00
Loans on personal security,	59,154 00	228,023 58	4,937 00	16,860 00
Cash on hand,	332 51	3,709 68	157 67	855 75

Rate and amount of ordinary Dividend for last year,	6 per cent., 8,829 35	6 per cent., 34,658 40	5 per cent., 1,606 61	4 per cent., 1,436 99
Average annual per cent. of Dividends for the years since last extra Dividend was declared,	"No extra."	"No extra."	"No extra."	"Less than 1 year."
Annual Expenses of the institution, . . .	700 00	1,300 00	197 49	215 50

Fall River Five Cents Savings Bank.—The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlantic, \$1,303.25; Atlas, 2,095; Bank of Commerce, 1,032.50; Blackstone, 6,365; Broadway, 4,056.25; Elliot, 810; Exchange, 4,800; Hide and Leather, 5,262.50; Howard, 6,534.25; Maverick, 2,059.50; National, 2,442; Revere, 5,000; Safety Fund, 5,045; Shawmut, 5,225; Webster, 8,095; Cambridge Market, 5,542 50; Malden, 9,886.05; Mattapan, 2,125; Metacomet, 4,391.65; Monument, 8,339.25; Oxford, 2,160; South Reading, 7,200; Tradesman's, 10,077.75; Wamsutta, 1,500.
Loans on Public Funds—United States treasury notes, \$7,073.80.

New Bedford Five Cents Savings Bank.—Public Funds—United States treasury notes, \$46,816.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) 210 shares Mechanics; 5 shares Marine; 16 shares Bedford Commercial; 35 shares Fairhaven; 30 shares

Worcester County, Blackstone; 100 shares Safety Fund, Boston; 100 shares Revere, \$50,423.74.

Plymouth Five Cents Savings Bank.—Public Funds—United States 7 3-10 per cent. Loan, \$400.

The Bank Stock is owned as follows:—(Rendered at cost to Bank.) Atlas, Boston, \$1,584.90; Webster, 1,035; Merchants', 1,083.25; Revere, 1,006.25; Bank of Commerce, 1,029.13; Bank of the Republic, 1,000; Shoe and Leather Dealers', 570.50; City, 538.84; North, 505.38; Pawners', 200.80; Old Colony, Plymouth, 1,143; Plymouth, 1,111.25.
Loan on Bank Stock is—7 shares Old Colony, \$521.

Cape Cod Five Cents Savings Bank.—The Bank Stock owned (rendered at cost to Bank) is 42 shares Bank of Cape Cod, \$4,737.25; 10 shares Shawmut Bank Boston, 1,000.

A G G R E G A T E S.

	1861. Ninety-three Banks.	1860. Eighty-nine Banks.
Number of Depositors,	225,058	230,068
Amount of Deposits,	\$44,785,438 56	\$45,054,235 81
Public Funds,	3,111,148 45	1,954,583 46
Loans on Public Funds,	75,073 80	27,000 00
Bank Stock,	9,176,039 68	8,985,038 65
Loans on Bank Stock,	816,744 02	857,900 42
Deposits, in Banks, bearing interest,	1,228,419 28	2,295,578 75
Loans on Railroad Stock,	55,825 00	64,085 00
Invested in Real Estate,	286,211 30	289,147 31
Loans on Mortgage of Real Estate,	18,336,337 02	17,613,222 36
Loans to Counties and Towns,	3,659,046 58	3,888,915 43
Loans on Personal Security,	8,916,929 46	8,852,368 24
Cash on hand,	484,900 55	1,144,793 96
Rate and amount of ordinary Dividends for last year,	$4\frac{50}{100}$ per cent., 1,943,532 04*	$5\frac{5}{100}$ per cent.,† 1,663,407 34
Annual Expenses of the Institutions,	120,886 07	112,263 51

* Calculated on the returns of 85 Banks. The Chelsea, Cambridge, Malden, North Brookfield, Milford, South Scituate, Wareham and Barnstable Banks give the rate, but not the *amount* of their Dividends. The Attleborough and Brighton, the Franklin, in Boston, and the Mechanics', in Lowell, have been in operation less than one year.

† Calculated on the returns of 86 banks.

§ The Institutions for Savings, in rendering the amount of bank stock owned should, in conformity to the requirements of law, state, not the PAR VALUE or the MARKET VALUE of the STOCKS, but the AMOUNT INVESTED in each, and the number of shares.

INDEX.

LOCATIONS OF BANKS AND SAVINGS INSTITUTIONS.

BANKS.

	Page.		Page.
Abington,	74	Marblehead,	30-32
Adams,	62	Methuen,	32
Andover,	24	Milford,	50
Athol,	46	Millbury,	50
Attleborough,	68	Monson,	58
Beverly,	24	Nantucket,	78
Blackstone,	48	New Bedford,	70-72
Boston,	4-22	Newburyport,	32
Brighton,	36-38	Newton,	44
Cambridge,	22, 38, 40	Northampton,	54
Canton,	64	Northborough,	50
Charlestown,	40	North Bridgewater,	74
Chelsea,	24	Oxford,	50
Chicopee,	58	Pittsfield,	62-64
Concord,	40	Plymouth,	74-76
Conway,	56	Provincetown,	78
Danvers,	26	Quincy,	66
Dedham,	64	Randolph,	66
Dorchester,	64-66	Rockport,	34
Edgartown,	78	Roxbury,	66-68
Fairhaven,	68	Salem,	34-36
Fall River,	70	Salisbury,	36
Falmouth,	76	Shelburne,	56
Fitchburg,	48	South Boston,	24
Framingham,	40	Southbridge,	52
Gloucester,	26	South Danvers,	26
Grafton,	48	South Reading,	46
Great Barrington,	62	Springfield,	58-60
Greenfield,	56	Stockbridge,	64
Harwich,	76	Taunton,	72-74
Haverhill,	28	Townsend,	46
Hingham,	74	Uxbridge,	52
Holyoke,	58	Waltham,	46
Holliston,	42	Ware,	56
Hopkinton,	42	Wareham,	76
Lancaster,	48	Westfield,	60
Lawrence,	28-30	Weymouth,	68
Lee,	62	Woburn,	46
Leicester,	50	Worcester,	52-54
Lowell,	42-44	Wrentham,	68
Lynn,	30	Yarmouth,	78
Malden,	44		

SAVINGS INSTITUTIONS.

	Page.		Page.
Abington,	112	Malden,	96
Adams,	106	Marlborough,	96
Andover,	90	Milford,	100
Attleborough,	110	Millbury,	100
Barnstable,	116	Nantucket,	116
Boston,	88	New Bedford,	110
Cambridge,	94	Newburyport,	92
Cambridgeport,	94	Newton,	98
Canton,	106	Northampton,	102
Charlestown,	94	North Bridgewater,	114
Chelsea,	88	North Brookfield,	100
Chicopee,	102	Pawtucket,	112
Clinton,	98	Pittsfield,	106
Cohasset,	106	Plymouth,	114
Concord,	94	Provincetown,	114
Danvers,	90	Quincy,	108
Dedham,	108	Randolph,	108
Dorchester,	108	Rockport,	92
East Boston,	88	Roxbury,	108
Fairhaven,	110	Salem,	92
Fall River,	110	Salisbury,	92
Fitchburg,	98	Scituate,	114
Framingham,	94	Southbridge,	100
Gloucester,	90	South Scituate,	114
Greenfield,	104	Springfield,	104
Haverhill,	90	Taunton,	112
Hingham,	112	Waltham,	98
Holyoke,	104	Ware,	102
Lancaster,	98	Wareham,	116
Lawrence,	90	Westfield,	104
Lee,	106	Weymouth,	110
Lowell,	96	Winchendon,	100
Lynn,	92	Worcester,	102

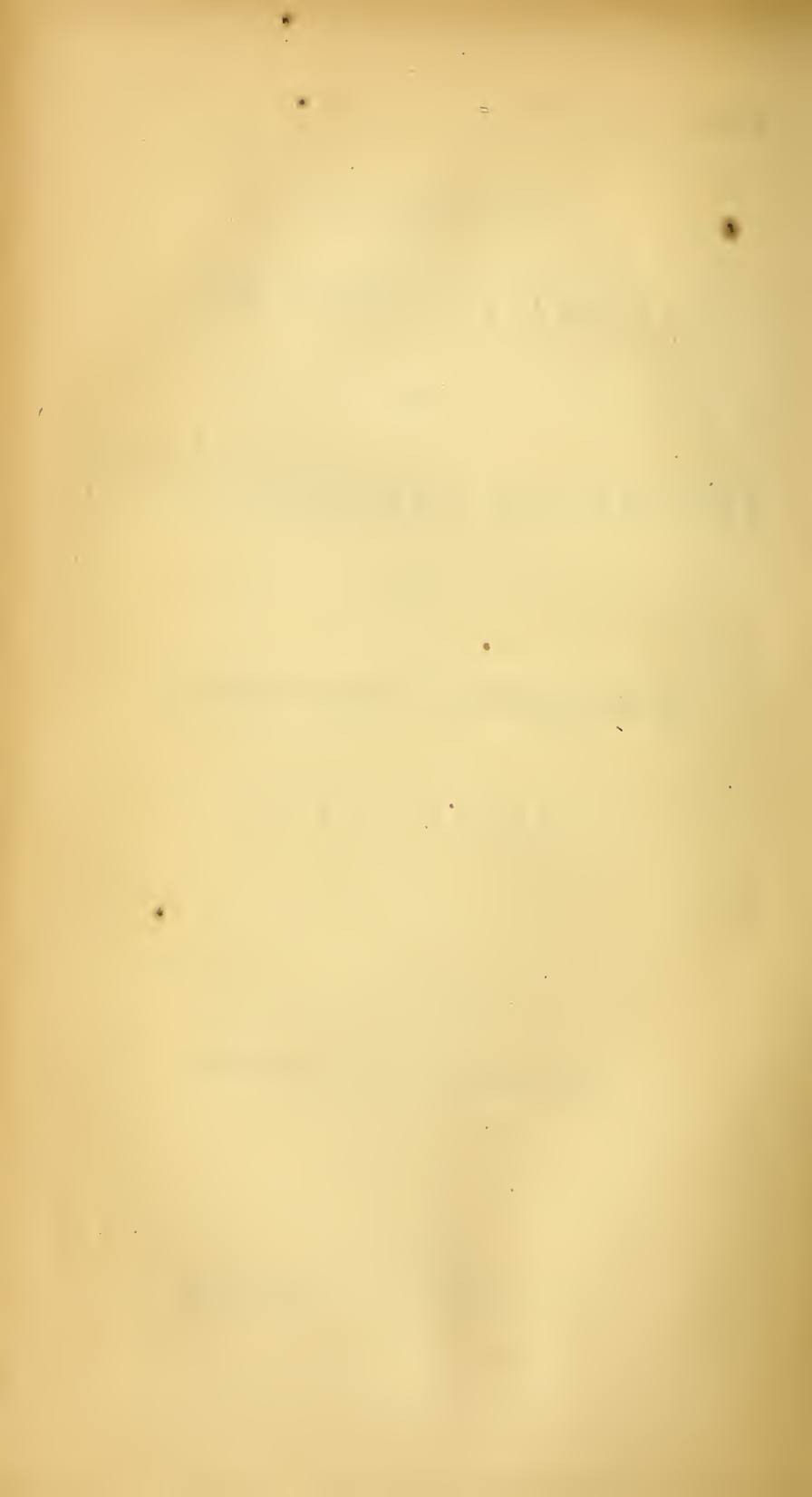
FIVE CENTS SAVINGS BANKS.

	Page.		Page.
Boston,	118	Newburyport,	118
Brighton,	120	Plymouth,	126
Charlestown,	120	Salem,	118
East Cambridge,	120	Shelburne,	124
Fall River,	126	South Danvers,	118
Foxborough,	124	Springfield,	124
Harwich,	126	Stoneham,	122
Lowell,	120	West Cambridge,	122
Lynn,	118	Woburn,	122
New Bedford,	126	Worcester,	124
Natick,	122		

SEVENTH
ANNUAL REPORT
OF THE
INSURANCE COMMISSIONERS,
OF THE
Commonwealth of Massachusetts,
JANUARY 1, 1862.

Part I.
MARINE AND FIRE INSURANCE.

BOSTON:
WILLIAM WHITE, PRINTER TO THE STATE.
1862.



SEVENTH ANNUAL REPORT
OF THE
INSURANCE COMMISSIONERS.

*To the Honorable Senate and House of Representatives, in
General Court assembled.*

The undersigned, Insurance Commissioners, have the honor to submit to you their Seventh Annual Report, in regard to the Insurance Companies doing business in Massachusetts. The convenience of dividing this Report into two distinct parts was found so great in the experiment of last year, that we resort to it the more readily this year, and are thus enabled to give the statistics of the Fire and Marine Insurance companies considerably earlier than it is possible to complete all the desirable calculations on the returns of the Life Insurance companies. These calculations are in such a state of forwardness that we hope to submit the part on Life Insurance earlier than in former years.

There is, however, one topic relating to all classes of insurance, and especially to Life Insurance, to which it seems proper to allude at the earliest opportunity. It is taxation. In the best of times, when legislators look about them for ways and means, moneyed institutions are tempting subjects of taxation. In times of war, when self-preservation calls aloud for the utmost exertion and every resource, the temptation not to neglect institutions so profitable as Insurance Companies are commonly supposed to be, and so full of available funds, is multiplied manifold. But we think a little careful reflection will show that Insurance Companies can never be wisely taxed

for the general purposes of government, and that it is better not to tax them even for the purpose of supervising their own operations, beyond the benefit which they themselves, as institutions, derive from such supervision. So far as individuals have money invested in those institutions, let them be taxed, no more and no less than if it were invested elsewhere. This does not operate to discourage, depress or embarrass the institution. But a tax laid upon the institution itself, in its corporate capacity, is only so much penalty on its corporate existence. The worst possible time to exact such a penalty is war time. Then every institution specially adapted to times of peace is put to a strain. Its ordinary resources are impaired, and its hold on public confidence diminished. And one of the very great evils of war is that it deranges and cripples those great social organisms on which peace depends for its prosperity, and to the healthy action of which war itself must look for the means of persevering when victory has a disposition to keep retreating. The more troublous the times, the more tenderly let us cherish the institutions which knit into one whole the structure of our industry. If a man had to sacrifice ten or twenty per cent. of his weight within a given time to save his existence, it might not be wise for him, if nature left the assessment to his choice, to extract at that rate, or at any rate, from the tendons, ligaments, or glands, that hold his frame together, or effect its vital secretions. He would do better to take the required pounds as equitably as possible out of the flesh, at some little distance from the vital machinery, and leave that in the best condition to produce more. To dismiss all figures of speech, there seems in regard to Insurance Companies of all kinds, no valid reason why every person who is in any way connected with them should not be taxed for the support of the government, according to his ability, as an individual, and any tax on the company, after that, is in fact taxing him beyond his share, and if he is a policy-holder, exacting a penalty on his prudence.

It is often argued that Insurance Companies should be taxed as well as Banks. The cases differ remarkably in this. The Banks have derived from the legislature, as corporations, the privilege of furnishing to some extent a paper currency beyond the amount of specie in idle reserve behind it, that is to say,

the privilege of borrowing to a certain extent on their promises, without paying interest. If the community represented by the legislature lends the banks some millions of dollars without interest, it certainly establishes a special claim to call upon them to contribute something to the expenses of the State, and it is obvious enough that this tax can be paid as conveniently by the corporations as by the stockholders. In the case of Insurance Companies, no special privileges of this nature have been granted. On the contrary, the State holds the companies bound to give to the full all the insurance that has been paid for, and throws the burden of proof upon them in case of dispute as to loss.

When applied to Life Insurance companies, the foregoing arguments hold good with manifold force. These institutions are built up almost entirely of contracts extending over the entire life of the policy-holders, or the largest part of it, and requiring small annual payments to be accumulated at compound interest, in order to pay large sums at the close of life, or at a very advanced age. These annual premiums are carefully calculated on certain assumptions as to future interest, the average vitality or chances of after life at given ages, and the probable expenses of managing the business. Neither the certainty nor the probability of taxation entered into these assumptions at all, and the premiums are unalterable. When money is invested to accumulate at compound interest, the effect of taking a little out at an early stage, or establishing a regular leak even of small dimensions, becomes very surprising when we contemplate the ultimate result. It is like inflicting a little wound on a sapling. Thirty or forty years after you see a hollow, rotten trunk, with sapless limbs, tottering to its fall, instead of a sound, vigorous candidate for the keel of a clipper ship.

Suppose the accumulation of a mutual life insurance company is one million of dollars, and instead of being contented with taxing individual members according to their means, the State taxes the funds of the company one per cent. for five years, thus obtaining for the public use fifty thousand dollars. The managers of the company, afraid to drive away business by asking more of new comers or withholding from old policy-holders the usual facilities for keeping up their

policies, very naturally proceed as if nothing had happened, their accumulation still being ample for all proximate calls. At the end of thirty years from the first imposition of this small temporary tax, their fund then called into its full play to meet the thickening losses which belong to the mature age of the company, will at the ordinary rate of interest be the worse for the tax by the important sum of \$241,930. The deficiency may then be found irreparable, causing the premature death of the company, and the saddest havoc and ruin among the multitude of precious hopes clustered around it. War makes widows and orphans enough as it goes; it ought not to lay in store needless woes for the widows and orphans of a future generation.

No State which values its future, or has any sense of the bearing upon it of these great social and prudential institutions, can willingly inflict any such injury on any life insurance company within its jurisdiction, nor will it by exercising any power of partial taxation upon the companies of other States, provoke retaliation upon its own.

Considering the agitated condition of the country during nearly the whole period covered by this Report, the insurance companies of all classes have shown a marvellous steadiness and vitality. All the companies existing in this Commonwealth on the 1st of November, promptly made the required returns, and similar returns were received from all foreign companies having agencies in this State. The usual abstracts of these returns are appended. The Fire and Marine risks of the home companies outstanding on the 1st of November, 1861, and the losses paid during the year ending at that date, compared with the previous year, will be seen on the next page.

RISK AND LOSSES.	1860.	1861.
<i>Marine Risks.</i>		
In 18 Stock Companies,	\$52,154,961 50	\$39,265,893 00
In 13 Mutual Marine and Mutual Fire and Marine,	62,195,601 50	54,758,808 50
Total Marine,	\$114,350,563 00	\$94,024,701 50
<i>Fire, Risks.</i>		
In 30 Stock Companies,	\$146,710,128 70	\$126,101,635 37
In 5 Mutual Fire and Marine, . . .	10,932,414 00	11,327,310 00
In 61 Mutual Fire Companies, . . .	221,982,165 12	218,558,361 00
Total Fire,	\$379,624,707 82	\$355,987,306 37
Total Risks, Fire and Marine, . . .	\$493,975,270 82	\$450,012,007 87
<i>Marine Losses.</i>		
In 19 Stock Companies,	\$1,834,893 06	\$1,500,605 80
In 13 Mutual Marine and Mutual Fire and Marine,	1,879,200 25	1,950,914 43
Total Marine Loss,	\$3,714,093 31	\$3,451,520 23
<i>Fire Losses.</i>		
In 27 Stock Companies,	\$927,831 96	\$963,266 02
In 3 Mutual Fire and Marine, . . .	9,433 75	27,528 10
In 56 Mutual Fire,	456,676 05	349,265 85
Total Fire Loss,	\$1,493,941 76	\$1,340,059 97
Total Loss, Fire and Marine, . . .	\$5,208,035 07	\$4,791,580 20

It would be interesting to infer the average cost to policy-holders and profit to the companies of each branch of insurance, but the returns lack the completeness and distinctness necessary to give a proper basis of facts. In the marine business we have no means of knowing the whole or the average amount of risk borne or business done during the year, and in a year of disturbance like the past, the amount of risk outstanding at the close is hardly an indication of it. As to average profits, a question which really pertains only to stock companies, nothing can be determined, because the companies are chiefly mixed, insuring both fire and marine risks, while the expenses of each are not distinguished. In regard to the average cost to the policy-holder of the dollar of indemnity for loss by fire, it is possible more nearly to approach it, in regard to the two classes

of Stock and Mutual Fire companies. In the Stock companies the cash received for fire risks during the year, and in the Mutual Fire companies the cash received less the cash dividend returned during the year, represents very nearly the whole premium for the risks borne during the year on which the losses paid have occurred. From this we can easily infer how much the policy-holder has on the average had to pay in each year, in each class of companies, for every dollar of indemnity he has received.

	Premium.	Loss.	Cost of each dollar of indemnity.
In 1860.			
Stock Companies, . . .	\$1,345,045 00	\$927,832 00	\$144 97
Mutual Fire Companies, .	538,780 00	456,676 00	117 98
Total, . . .	\$1,883,825 00	\$1,384,508 00	136 06
In 1861.			
Stock Companies, . . .	\$1,283,326 00	\$963,266 00	\$133 22
Mutual Fire Companies, .	454,446 00	349,265 00	130 11
Total, . . .	\$1,737,772 00	\$1,312,531 00	132 40

The whole number of home companies reported in this year compared with last is as follows :—

	1860.	1861.
Stock Companies,	35	34
Mutual Marine and Fire and Marine Companies, .	14	13
Mutual Fire Companies,	65	61
Total,	114	108

Of the four Fire Insurance companies chartered by the previous legislature, one on the Stock and three on the Mutual plan, none have gone into operation. Of the companies that appeared in our Report of January, 1861, the Warren Insurance Company of Boston had nearly closed its business by its own

vote, and it does not appear in the present Report. The Boston Inland Mutual, a Mutual Fire and Marine Company, during the year voted to close its business and re-insure its risks. The Home, Fayette, Traders' and Hamilton, all mutual companies, have been closed by injunction of the Supreme Judicial Court, on petition of this Commission. In all of these cases but one the cash premium advanced on the risks had become entirely exhausted, and the companies had no means but assessment of meeting outstanding losses, and probable losses on the outstanding risks. Two of them, the Fayette and the Traders', had made and endeavored to collect assessments, but without success, the assessment being only partially collected, after months of delay, and at an expense of from 10 to 25 per cent. on the amount collected. In the Home Company, which had not made an assessment, there were no available cash funds on hand to carry through risks which had dwindled in amount to less than that required by the general statute for a new company to start with. In neither of these cases did it seem just that the company should go forward to take new risks and receive cash upon them, while the risks already on hand had no cash to carry them through, but only promises on which nothing could be certainly or seasonably realized. The Hamilton Mutual Insurance Company of Salem was in somewhat different circumstances, and its history and fate should be a warning to all members of Mutual Fire Insurance Companies to look into their affairs themselves and not trust to Officers, Directors, Agents or even the Insurance Commissioners. The doings of that company were a mystery to us for three years. It seemed to have identified itself with the history of the Bar of this Commonwealth, having furnished far more than its share of the knottiest cases. It was also familiarly known in the courts of other States. Its zeal in resisting claims that were apparently fraudulent was certainly commendable. But why was it persecuted with so many such? On one side it seemed to be the favorite prey of rogues who were never discouraged in pursuing it, however small their success. On the other side, it almost as frequently retreated behind clouds of verbiage in the policy, and defied honest claimants who had not lived up to conditions of which they had not suspected the existence, who, in short, had neglected to read the policy, which would have

informed them that though they had paid the premium, it was not their property, but some imaginary possession, that was insured. The same armor which thus shielded it against honest claimants was good against roguish ones too dull to discover it. Thus it could take all sorts of risks at all sorts of premiums. We were unwilling to believe at first that it purposely and extensively practiced such a game as this. It had a fair show of cash assets to meet losses, and in two of its four classes, the losses which were very moderate were promptly settled without litigation. These classes consisted chiefly of the less hazardous risks in the vicinity of the office. The classes in which the litigation had become so notorious were mostly filled with risks picked up in other States or by itinerant agencies in this. The current accounts of these classes seemed to be kept distinctly, and though it did not clearly appear to us in what proportions the cash assets belonged to each of them, neither class seemed destitute of funds, and no suspicion of insolvency arose till last July, when a payment which had been twice voted by the Directors, seemed unreasonably delayed. On looking at the history of the company as it appears in the Reports of this Commission for the last five years, we found the following singular state of facts and figures.

On the 1st November, 1856, the cash assets returned were as follows:—

Railroad stocks and bonds,	\$15,876 08
Mortgage on real estate,	2,000 00
Cash in bank,	3,940 53
Cash in hands of agents,	13,730 83

Total Assets,	\$35,547 44
-------------------------	-------------

Add to this cash for premiums received in the

next four years, ending Nov. 1, 1860, . . .	\$99,452 18
Cash received for interest to that date, . . .	1,569 00
Money borrowed,	5,467 00

Total Cash Resources,	\$142,035 62
---------------------------------	--------------

Deduct Losses paid in four years,	. \$75,196 10	
Expenses, &c.,	. . . 32,000 35	
Cash dividends,	. . . 6,867 45	
Depreciation of the above		
stocks and bonds still held,	4,681 08	
	<hr/>	\$118,744 98
Balance in 1860,	. . . . .	\$23,290 64

As no considerable receipt of cash could have been omitted, it was difficult to see how the company, which could have made nothing by banking or speculating in stocks or real estate, should show in 1860 cash assets larger than this balance. It did, however, (Sixth Annual Report, page 127,) show assets as follows:—

Railroad stocks and bonds,	. . . . .	\$11,195 00
Mortgages of real estate,	. . . . .	9,946 00
Notes secured by personal and collateral security,		2,083 21
Personal property,	. . . . .	700 00
Cash on hand,	. . . . .	1,940 37
Due from agents,	. . . . .	5,168 00
		<hr/>
Total,	. . . . .	\$31,032 58

Here was an overplus of assets of \$7,742.12. In other words, the company seemed to have paid within that four years nearly \$8,000 more than it had had means to pay with. This set us upon examining more closely whether assets which were to such an extent unaccountable could be real. We found by an examination on the 2d of July, 1861, that the nomina, amount of assets on the 1st November previous had been as returned, but had been reduced by subsequent transactions to \$26,277.66. These assets, counting them good, were not sufficient to meet the claims for losses and reinsure the balance of the risks, supposing it to cost fifty per cent. of the cash premium originally received on them, by \$10,471.74. But the railroad stocks were pledged for \$6,028 of borrowed money, leaving available only \$4,327. The mortgages on real estate had been represented to us as being given on property worth nearly double their amount, the title of which in every case had been examined.

by two highly respectable lawyers of Boston, and pronounced by them beyond question. It appeared, however, on further investigation, that they had, all but the smallest of less than \$500, been given by two Boston agents to settle arrearages of account; that one of \$4,322.56 was on an undivided third of a lot of land which *might* have belonged to the wife of one of these agents, if it had not long ago been in possession of another party, who had sold it to the city of Cambridge as the site of one of its magnificent school-houses, on a title which the Supreme Court, when appealed to, pronounced perfectly valid. Another mortgage of \$2,100 was on a house and lot worth not more than \$1,600; and another of \$2,000 was on an undivided third of an estate taxed for \$6,000. We could not consider the mortgages in the aggregate worth more than \$3,500. The other assets, being chiefly notes and accounts of agents, did not seem likely to yield more than \$3,000 in cash, and the less likely the longer the collection should be delayed. The net assets having thus dwindled to \$10,827, while the losses claimed were \$11,530, besides a dubious amount for expenses of litigation, the propriety of closing the company seemed no longer doubtful, and our petition to that effect was not resisted. We had, therefore, no occasion to solve the mystery of the apparent excess of payments over the means of payment. Whether the cash book would have verified or falsified the returns in our office is as much a problem to us as ever. Whether proper vouchers could have been produced for all these reported payments we do not know, but we know the secretary and clerk confessed *they* could not do it, that the president usually settled the losses himself, and such sums as he reported paid were placed on the books and voted by the directors. The president was in fact the company; the knowledge of its business was confined to his brains, and the minutes of the directors' meetings were carried in his pocket till such time as he saw fit to have them engrossed by the secretary. Mutual Insurance companies must of course be worse than a farce when the members and directors allow a single officer such irresponsible control; when they have no means of knowing whether he pays what he professes to pay, or frightens the claimants to take less, and then credits himself on the books with having paid the whole. We do not say that the president of the Hamilton took a single dollar

to himself which was due to and reported as paid to claimants, but under the system of accounts pursued in the office we think he might have done so without much danger of discovery. He, or the agent who made the company so confiding a mortgagee, certainly sanctioned advertisements to the public in which the word "mutual" was dropped out of the name of the company, and it was stated to have a "capital" of "\$200,000," or sometimes "\$300,000." Such an instance has cost the public already too much not to be thoroughly used as a warning for the future.

Besides the closing of the before-mentioned companies, two, the Citizens' Mutual, of Brighton, and the Mutual Safety, of South Reading, have been obliged by losses and the difficulty of collecting assessments, to close their second classes. There is now no company having more than two classes, and the impolicy of classifying at all, for the purpose of insuring the more hazardous risks by themselves, seems thoroughly demonstrated. A mutual company having only one or two millions of dollars insured, though the risks are all first class, cannot be at all sure of not having once in a while to assess for premiums beyond the usual stock rates, much less can a class of more hazardous property of the same amount, in which single risks run as high as \$2,000 or \$3,000. And when in case of ill luck in such classes the insured are assessed for not more than twice the usual stock rates, they think themselves terribly abused, though the occurrence is perfectly natural and inevitable. They quietly forget when this happens, that such classes sometimes get through a year and return half the premium, which is also a natural if not inevitable occurrence under the law of chance, or what is the same thing, human ignorance. It is only when risks of such magnitude as these companies take are multiplied by tens of thousands, instead of by thousands, that there is any reasonable probability that the losses will be about the same in one year as another. If we could place in one mutual company the whole \$218,000,000 insured by all our mutual companies, it is plain from this series of Reports for years past that the company would never have to assess; for the aggregate of cash dividends is always from five to ten times as much as that of assessments. It might also insure the hazardous classes of property as safely as the largest stock companies,

charging of course rates sufficiently high in proportion to the risk. But out of more than forty of our mutual companies whose amounts at risk fall below \$5,000,000, and which take single risks frequently exceeding a tenth of the cash premiums received in a year, it is almost certain that some will every year be driven to make assessments to pay losses, although their policy-holders have all paid in cash at the outset a premium ample on the average to carry the risk through. If, as is now usually the case, the assessment is deferred till the company is out of funds and in debt, it will be collected with great difficulty, and will stop the increase of business. If the assessment could be judicially fortified before making the attempt to collect, it would doubtless give the company a better chance of surviving, and the creditors a better chance of receiving the sums due them. But we think that in all cases where a company is brought to the necessity of assessment, unless an assessment can be made and collected large enough not only to pay the losses but to reinsure the risks, and all policies are cancelled which do not promptly pay it, the true interest of the policy-holders is to pay the assessment, have their policies cancelled, and get insured in some other company where the average premium is more sure to carry the risk through. In other words, to get insured in the strongest company that will insure at a fair rate, is always the best policy.

Whether any permissive or suggestive legislation would avail to consolidate all the mutual companies, or, what would be perhaps equally beneficial, the forty or fifty which are not strong enough to stand securely alone, into one company, with local branches, so that our enterprising manufacturers could enjoy the cheapest as well as best insurance, may be worthy of some consideration. Some such comprehensive measure must be resorted to, or the community must for many years suffer from the tedious process of legally winding up inadequate and unsuccessful companies—even if the legislature should henceforth have the wisdom not to add to the evil by creating new ones.

It should always be remembered that Fire Insurance, however important as a balance-wheel to civilized industry, is a very costly institution to the public as a whole. Though the aggregate of wealth would not probably be so great without it, yet it takes away as well as adds. It not only consumes in the

expense of management, but makes the aggregate destruction of property by fire considerably larger, perhaps double. And much of this extra loss falls on the uninsured. Weak, experimental companies, by their want of experience, system and skill, are much more productive of this extra loss than strong, well-established ones. They insure more uninsurable people. Or they are tempted to play the game of the Hamilton. A horde of insurance companies, with itinerant agents at a high commission, are almost as dangerous as Sampson's foxes with torches tied to their tails among the standing corn. It is absolutely necessary to the safe management of a company that its officers should know whom they insure as well as what. And it is consequently important to the Commonwealth that it should know who insures. If too many companies have been already chartered for this business, there is nothing to be done but to encourage consolidation, so that the best tried judgment and skill may control the whole system.

The existence of Fire Insurance companies also makes it more important that there should be stringent State or municipal laws and regulations for the prevention of fires and the detection and punishment of incendiaries. Among us, as the costly experience of the last summer proves, there is need of laws more effectually to control the manufacture, sale and use of fireworks, not excluding that omnipresent little pyrotechnic, the friction-match—a thing which sometimes seems to fulfil its destiny even without friction. In France, which understands chemistry, the amorphous or uncertain kind of phosphorus is not permitted to be used in the manufacture of lucifers. If patriotism does not consist in burning up our country, it seems to us that the whole trade in Chinese fireworks should be prohibited, and amusements should be provided for our children which will not tend so strongly to take the roofs from over their heads, to say nothing of a better effect on the brains within.

Fire and Marine Insurance companies, like those for insurance on Life, are founded on the mathematical doctrine of chance, or what is sometimes called the law of average. By this law, however incalculable any particular event may be, the aggregate of the whole number of such events, when they occur in large numbers and no new general cause interferes to control

them, will be very nearly the same in equal times. If you own a ship or a house nothing can well be more uncertain in itself than whether one will be wrecked or the other burned in the next year. But of all the ships and houses owned in Massachusetts nothing can well be more certain than that the loss by water and fire next year will not exceed ten per cent. of their value, or that the loss by fire on all the property exposed to damage from that element will not exceed two per cent. of its value. It is nearly equally certain, however, that the damage from fire to stores, stables, carpenters' shops, mills, and manufacturing establishments generally, will bear a much greater ratio to the whole value of such property, than the damage to inhabited dwellings will bear to their whole value. It may be one and a half, two, three or four times as great, for each of several classes into which such property may be divided. The prosperity of all Fire Insurance companies depends very much on a knowledge of what is the average value of the risk of each species or class of property, and this can only be approximated by the widest and most careful statistical inquiry. No such inquiry has ever been instituted in any country to our knowledge. In this country it is certain that it has not been. Our countrymen must have gone into the business with no better light than the experience of companies in other countries, and a sort of dim instinct teaching them that a carpenter's shop or a livery stable exposed to ignited cigar stumps and other incendiary missiles must be several times more hazardous than a well-kept dwelling-house. Working at first by mere presumption instead of the results of statistical inquiry, some companies amassed enormous profits, while others left themselves beacon-wrecks to warn succeeding companies against the low rates that ruined them—supposing they were not ruined by high expenses. This high-priced experience of former insurance is of course of some value, just as it is, but of very little value compared with what it would have been, if every company had carefully classified its risks, and ascertained exactly what was the ratio of loss for the year to the amount insured through the year in each class. If the same classification could have been adopted by all the companies, by combining the results of the experience of all, or of such a number that in each class we should have an amount insured through a year ten thousand times greater than the

greatest single risk in that class, we should have an average value of the risk in each class which would be a sure starting point for judgment as to the proper rate to be charged for any particular risk. A few of the larger companies, we believe, do make a classification of risks with a view to their own future guidance by the results. But they are not likely to impart to the public the knowledge they may thus gain, without some equivalent to themselves. The smaller companies seldom make any such classification or keep their records in such a way that the fate of their various classes of hazards can be ascertained, and the results would perhaps only misguide them, if they did. Having insured a dozen planing-mills at ten per cent. for a year and lost nothing, one might decide to take them in future at five per cent.; or having insured one and lost the whole amount, it might decide never to write at all on another, at any rate. To give an example, one of our Mutual Fire Insurance companies with about seven or eight millions then at risk, classified and watched the losses on its policies for six years ending in 1846, and the result was as follows:—

CLASSES OF RISKS.	Amount Insured.	Amount of Losses.	Loss per \$100 insured per annum.
1. Dwelling-houses and contents, barns and contents, . . .	\$6,785,672 00	\$23,038 00	.057
2. Stores, merchandise, shops and contents, (wood and blacksmiths' shops excluded,) . . .	662,362 00	17,782 00	.447
3. Taverns and contents, stables and contents,	164,524 00	18,498 00	1.874
4. Cabinet, carpenters', and wood shops and contents,	118,996 00	12,893 00	1.806
5. Blacksmith and machine shops and contents,	69,304 00	1,218 00	.293
6. Grist-mills, saw-mills, spice-mills, steam-mills and contents,	24,218 00	5,994 00	4.125
Aggregates of all classes, .	\$7,825,076 00	\$79,423 00	.169

Here the more hazardous classes are manifestly too small to give any trustworthy indication of the average value of such

risks, and it can by no means be safely inferred from the first and second classes that stores are seven times as hazardous as dwelling-houses. Yet on these statistics, showing that the sixth class had suffered seventy-two times as much loss in proportion to the amount insured as the first, the directors refused to insure the more hazardous risks from that time. The loss of the same company without such hazards has been for the last three years respectively, .086, .188, .233 per \$100, or on the average more than it was when it bore them. The truth is that any company large enough to furnish real insurance on any risk could take the more hazardous risks as safely as the less hazardous, if it could only ascertain their true average value by which to regulate its premiums, but this can only be done by combining the experience of many companies for a series of years.

With a view to inaugurate some system by which the value of different classes of fire risks may be ascertained, we last summer issued a circular to the Fire Insurance companies doing business in Massachusetts, inviting them to place us in possession of statistics in regard to their experience similar to those above, only comprising all risks in three classes, one of inhabited dwellings, supposed to be the minimum of hazard, one of "shaving risks," all establishments that produce wooden shavings, from carpenters' shops to steam-planing mills, supposed to be the maximum of hazard, and a third class including all other risks. Replies were received from a large number of companies, but in most cases, as was to be expected, while the plan was approved for future years, the labor of classifying and ascertaining the loss on past risks was declined for want of force in the office. However, twelve companies, chiefly of the smaller mutuals, which all with trifling exceptions decline "shaving risks," gave returns of policies and losses divided into two classes, which are in the aggregate as follows:—

	Policies.	Amount insured one year.	Loss per annum.	No. of Losses.	
				Total.	Partial.
Inhabited dwellings, .	6,155	\$6,059,664 00	\$9,800 00	10	47
Other risks, . . .	7,409	17,505,957 00	50,413 00	69	19

From this it appears, that the loss on inhabited dwellings was .162 per \$100, and that on the other risks .288 per \$100. The attention of the companies having thus been called to the subject, it is very probable that many of them will hereafter keep their records in such a way as to be able easily to furnish us with the classification we desire, or even one more subdivided. By a little concert of action among themselves, they could probably agree upon a more useful classification than that which we have suggested, and we should be happy to give any aid in our power to combine the results and present them in a grand average. It is important that there should be not only a substantial identity in the classification, but that the amount at risk, and the *time* for which it is at risk, should be exactly stated. The secretary of one company writes to us that on examining its records back for ten years, he finds that its losses on occupied houses, during that time, have numbered 173, amounting to \$37,175; and its losses on unoccupied houses have been 29, amounting to \$19,023. But the value of the risk cannot be ascertained in case of either of these classes, without knowing to what amount and how long inhabited dwellings were insured, and to what amount and how long uninhabited ones were. The number of risks in proportion to the value is also a circumstance which has a bearing on the final inference. Thus in the present case the average loss, when the fire occurred in an occupied dwelling, was \$214.89; and when it occurred in a vacant one, \$655.97—tending to show that when a fire occurs in an unoccupied house it is likely to be about three times as destructive as if the house were inhabited. As to the amount of risks borne by this company on uninhabited, compared with that on inhabited dwellings, the secretary says: "Probably not exceeding one-hundredth part of the dwelling-houses insured by this company are unoccupied, as the directors have long declined to insure unoccupied houses, except under special circumstances, which exempted them from the ordinary degree of hazard attached to such risks." Assuming it to be true, that the number of risks on vacant houses, their amount and duration, were respectively one per cent. of those on the inhabited, the facts above cited go to show that a vacant house, as taken by that company, is a little more than fifty times as hazardous as an

inhabited one, being more than sixteen times as likely to take fire, and more than three times as likely not to be extinguished when it does.

It was doubtless the design of the legislature, in preparing the schedules appended to chapter 58 of the General Statutes, to call forth from every insurance company not only the exact amount and condition of its assets on the 1st of November of each year, but so complete a history of its cash transactions during the year previous to that date, that it might be seen *how* its assets had come to be what they were on the 1st of November, from being what they were one year before. It was not intended to omit any item of income or expenditure. Schedule A, applicable to companies having specific capitals, probably comes the nearest to calling forth the full history of the company. No expenditure can fairly escape it, and no gain or loss is left out of sight, except what may occur on securities both bought and sold during the year, and these will affect the balance of profit and loss account which is called for. By comparing the aggregates of the returns of the thirty-three home stock companies which were in operation and made returns in November, 1860, and allowing for the slight change of capital, it will be seen that their business was not less prosperous in the year ending November 1, 1861, than it had been in the previous year; and that after paying about the same amount of dividends, they had \$221,190 to carry to the increase of assets. Supposing there had been no depreciation in the value of their securities during the year, this would have made the total of their assets, on the 1st of November, 1861, \$12,342,331. But as nearly as we have been able to ascertain the market value of the securities at that date, the whole amount of their assets was then \$11,167,576, showing a shrinkage in the course of the year of \$1,174,755, or about 9 7-10 per cent.

Any want of exhaustiveness in the interrogatories addressed to the stock companies, where the officers are acting constantly under the vigilant eyes of capitalists, would be of slight consequence. We think it is otherwise in regard to those addressed to the purely Mutual Fire companies. As their cash resources, compared with their liabilities or risks, are generally very small, and there is no supervision of stockholders, the safety

of the policy-holders and the public depends very much on having a clear and complete statement of their transactions, as well as condition, annually. Though it would seem easy enough for any of these companies to show all their receipts and expenditures, income and outgo, in answer to Schedule C, it is in fact seldom done. In our Fifth Report, page vi, we called attention to this subject, and exhibited distinctly the extent to which the cash accounts, derivable from the returns, failed to account for the condition of the cash assets. It appeared that there were then twenty-six companies that must have received during the year at least \$49,000 not revealed in the returns, and thirty-eight companies which had expended at least \$80,000 in some way not noticed in the returns. We have continued the same comparison of the balance of cash receipts and expenditures with the amount of cash assets returned on the 1st of November, in the Sixth and present Report. This year the returns of seven companies make the above balance exactly agree with the assets. Twenty-two show an excess of assets over the balance, amounting to \$18,345.14, and thirty show a deficiency of \$42,539.15. This is after making such allowance as we are able to for the change in the value of securities. This discrepancy and confusion might probably be remedied by introducing into Schedule C interrogatories calling for—1. The balance to credit or debit of investment account during the year, that is, the gain or loss relative to market value assigned in the previous return, or to cost if purchased since; 2. Amount collected on assessments; 3. Amount received for interest, including dividends on stocks and all other revenue on investments, or on premium notes; 4. Amount paid for interest; 5. Amount of cash premium returned on policies cancelled, or not put in force.

For the purpose of showing the various companies doing business in this State together, we have not only prepared the usual abstract of the returns, but the same synopses as last year, which must be taken with the same grains of allowance as then. It is impossible to make such a comparison of companies, young and old, large and small, pursuing very different systems of business, and resorting to diverse modes of security, without doing injustice to some, or rather, giving occasion for such injustice to be done by others. In many cases, both of

Synopsis for the Year ending November 1, 1861, of Sixty-one Home Mutual Fire Insurance Companies.

NAME OF COMPANY.	At Risk.	Cash Received.	Expenses.	Losses.	Dividends.	Ratio of Expense to Premium Rec'ds.	Assets.	Liabilities.	Surplus and Deficiency.
Abington, Abington, . . .	\$329,529	\$732 97	\$332 99	\$175	\$73	45.43	\$985	\$2,103	—\$1,118
Annisquam Mutual, Gloucester, . . .	199,942	77 50	40 00	—	39	51.61	2,595	210	+2,385
Arkwright, Boston, . . .	1,823,252	15,823 49	4,591 92	880	4,483	29.02	16,388	8,756	+7,532
Attleborough, Attleborough, . . .	701,586	545 82	218 67	1,200	—	40.06	1,582	978	+604
Barnstable County, Yarmouth, . . .	2,695,608	6,800 62	590 83	2,066	4,714	8.69	28,363	17,584	+10,719
Berkshire, Pittsfield, . . .	9,284,313	3,973 89	759 37	1,169	825	19.11	13,988	13,683	+305
Boston Manufacturers', Boston, . . .	2,123,229	82,573 89	7,687 34	13,452	61,859	9.31	86,228	39,786	+46,442
Boot and Shoe Manufacturers', Lynn, . . .	1,914,914	8,051 89	2,176 14	3,549	2,253	27.03	16,768	15,396	+1,372
Bristol County, New Bedford, . . .	5,014,835	3,752 75	2,857 66	2,163	—	*76.15	351	18,043	—17,692
Cambridge Mutual, Cambridge, . . .	1,661,679	7,210 27	2,022 28	3,562	2,573	28.04	17,046	13,472	+3,574
Charlestown Mutual, Charlestown, . . .	5,552,297	26,038 39	7,769 64	29,201	1,991	29.85	22,910	43,945	—21,035
Chelsea Mutual, Chelsea, . . .	1,159,277	8,629 12	3,513 42	3,144	—	40.72	15,288	9,255	+6,032
Citizens' Mutual, Brighton, . . .	2,569,517	7,148 80	2,494 71	3,906	927	34.90	20,403	20,440	—36
City, Roxbury, . . .	557,640	1,857 00	300 00	1,413	—	16.15	6,370	4,180	+2,190
Cohasset Mutual, Cohasset, . . .	172,093	170 98	100 00	—	371	58.49	2,131	1,117	+1,014
Conway Mutual, Conway, . . .	2,956,981	7,424 06	1,672 97	2,585	2,671	22.53	17,483	16,984	+500
Dedham Mutual, Dedham, . . .	310,968	3,732 37	756 86	1,784	1,443	20.28	3,941	1,946	+1,995
Dorchester Mutual, Dorchester, . . .	5,405,788	20,765 20	7,120 63	16,331	2,956	34.29	44,212	49,080	—4,868
Eagle Fire, Boston, . . .	1,425,974	8,351 54	4,788 07	6,786	1,590	57.33	15,472	17,012	—1,540
Essex Mutual, Salem, . . .	1,046,100	3,400 63	544 89	670	2,394	16.02	27,873	12,169	+15,704
Farmers' Mutual, Georgetown, . . .	706,742	591 39	691 91	21	—	117.00	9,065	12,603	—3,538
Fitchburg Mutual, Fitchburg, . . .	4,533,580	22,716 68	1,864 98	10,356	10,772	8.21	53,408	30,704	+22,704
Franklin, Greenfield, . . .	1,585,710	3,639 84	879 27	1,607	716	24.16	11,456	8,151	+3,305
Groveland Mutual, Groveland, . . .	796,713	123 00	250 00	1,174	—	*203.25	306	1,100	—794
Hampshire Mutual, Northampton, . . .	3,651,896	6,803 64	1,077 16	5,804	3,895	15.83	34,350	24,906	+9,444
Haverhill Mutual, Haverhill, . . .	3,352,352	6,943 02	3,028 88	4,048	582	42.63	17,213	22,692	—5,479
Hingham Mutual, Hingham, . . .	7,883,784	16,907 58	2,090 32	2,977	10,579	12.36	87,426	54,519	+32,907
Holliston Mutual, Holliston, . . .	883,500	1,100 29	200 00	850	—	18.18	2,528	4,851	—2,323
Holyoke Mutual, Salem, . . .	10,281,365	58,579 08	12,274 38	22,401	11,551	20.95	135,900	69,922	+65,978
Housatonic, Stockbridge, . . .	366,022	2,269 57	572 02	—	455	15.90	3,349	7,294	—3,945
Lowell Mutual, Lowell, . . .	593,668	2,643 73	803 98	—	90	30.41	4,746	3,116	+1,630
Lynn Mutual, Lynn, . . .	1,383,625	2,310 00	868 34	1,092	2,201	37.59	17,006	8,202	+8,804

	\$1,197,754	\$1,356 47	\$218 42	\$325	—	16.10	\$4,797	\$4,045	+\$751
Marlborough Mutual, Marlborough,	15,129,535	37,921 80	9,287 82	8,244	\$30,908	24.49	267,979	129,330	+138,649
Massachusetts Mutual, Boston,	20,500,639	40,840 69	14,211 42	36,728	14,620	34.80	270,253	154,315	+115,939
Mechanics' Mutual, Boston,	9,174,334	41,492 81	8,589 90	28,073	10,898	20.70	93,457	64,033	+29,424
Merchants' and Farmers' Worcester,	2,960,599	5,851 96	2,230 37	1,194	785	38.11	12,876	14,334	+1,458
Merrimack Mutual, Andover,	5,975,763	16,627 37	3,743 35	13,947	4,818	22.51	64,009	38,120	+25,889
Middlesex Mutual, Concord,	950,481	2,860 45	734 99	3,509	791	25.70	6,599	8,152	+1,552
Milford Mutual, Milford,	1,608,742	3,220 09	840 25	1,697	2,877	16.10	7,436	11,823	+4,387
Mutual Safety, South Reading,	2,464,560	5,152 81	1,160 47	1,482	3,290	24.46	31,998	16,531	+15,467
Mutual Assurance, Springfield,	726,110	1,270 39	242 00	667	—	19.05	11,890	4,316	+7,574
Newburyport Mutual, Newburyport,	10,635,418	25,609 70	4,129 05	18,187	8,905	16.12	86,774	87,398	—624
Norfolk Mutual, Dedham,	3,012,196	2,015 80	1,967 23	5,718	301	97.59	21,802	21,802	—10,834
Peoples' Equitable, Taunton,	4,119,610	19,504 22	3,820 57	4,992	5,863	19.59	54,743	28,045	+26,698
Peoples' Mutual, Worcester,	623,225	1,877 00	332 91	1,070	40	17.74	1,610	8,469	+6,859
Plymouth County Mutual, Plymouth,	13,757,344	63,268 04	14,049 60	29,901	15,941	22.21	103,712	97,254	+6,458
Quincy Mutual, Quincy,	1,238,750	12,247 30	864 80	2,363	9,499	7.06	22,253	10,483	+11,770
Salem Mutual, Salem,	200,449	72 10	66 00	10	—	91.54	223	709	+486
Salisbury and Amesbury, Amesbury Mills,	2,224,430	—	144 22	1,694	—	*	177	4,444	+4,267
Saugus Mutual, Saugus,	910,195	2,084 14	500 00	612	1,599	23.99	22,637	8,542	+14,095
South Danvers Mutual, South Danvers,	2,793,236	6,927 35	6,243 02	5,174	1,488	90.12	16,443	25,230	+8,787
State Mutual, Boston,	260,726	2,562 83	2,424 70	1,743	334	94.61	753	1,742	+989
Tri-Mountain, Boston,	3,381,310	10,016 04	2,044 69	7,916	1,905	20.41	30,644	22,965	+7,678
Traders' and Mechanics', Lowell,	8,156,418	20,877 25	7,635 15	3,132	3,596	36.57	102,397	59,528	+42,869
Union Mutual, Boston,	1,452,990	75 00	323 73	501	—	*431.64	75	—	—30
West Newbury Mutual, West Newbury,	332,125	62 19	55 00	—	—	*88.44	268	299	—30
Westford Mutual, Westford,	355,643	1,248 43	210 80	400	329	16.89	4,295	2,051	+2,245
Westfield Mutual, Westfield,	1,597,586	5,904 14	1,124 96	4,034	1,755	19.05	7,499	14,457	+6,959
Weymouth and Braintree, Weymouth,	16,746,967	42,937 75	5,905 00	19,816	28,831	13.75	191,128	122,320	+68,807
Worcester Mutual, Worcester,	3,100,745	28,934 96	3,666 41	1,711	17,533	12.67	28,697	14,467	+14,230
Worcester Manufacturers', Worcester,									
	\$218,558,161	\$753,312 07	\$171,706 26	\$349,246	\$299,009	22.79	\$3,193,694	\$1,529,418	+\$667,099

*As these Companies take but a small part, or none of the premium in cash, but rely chiefly or wholly on assessments after the loss, the figures here placed against them are no test of the cost of the business done.

Synopsis for the Year ending Nov. 1, 1861, of Thirty-four Home Fire and Marine Insurance Companies with Specific Capitals.

NAME OF COMPANY.	At Risk.	PREMIUMS.		Losses Paid.	Dividends Paid.	Expenses.	Ratio of Expense to Premium Rec'd's.	Surplus.	Deficiency.
		Received in Cash.	Received in Notes.						
American, Boston,	\$5,777,966	\$151,888 24	\$99,834 59	\$81,514	\$60,000	\$15,381 31	6.11	\$253,690	-
Bay State, Worcester,	536,583	5,284 60	11,117 05	199	3,129	4,506 23	85.27	-	\$1,718
Beverly, Beverly,	179,070	16,043 96	11,117 05	21,056	2,475	1,219 41	4.49	-	1,443
Boston, Boston,	4,152,815	6,349 34	185,081 08	164,604	30,000	10,996 74	5.74	119,829	-
Boylston, Boston,	11,275,465	34,893 84	272,763 92	188,408	90,000	78,702 69	25.60	414,746	-
City Fire, Boston,	3,041,364	23,393 47	-	18,682	12,000	6,231 83*	26.64	38,303	-
Conway, Boston,	4,856,586	63,841 65	-	63,226	-	18,533 22	29.03	-	17,342
Dorchester Fire, Dorchester,	3,437,024	39,336 59	-	35,875	2,833	7,336 12	18.65	-	25,919
Eliot Fire, Boston,	7,139,254	58,453 25	-	25,648	20,000	12,344 19	21.12	67,363	-
Equitable Marine, Provincetown,	52,074	11,476 21	-	7,969	5,000	498 90	4.35	33,346	-
Firemen's Boston,	12,997,237	93,104 46	-	84,673	84,000	11,340 16	12.18	187,882	-
Franklin, Boston,	3,750,784	84,925 05	47,276 47	147,918	-	8,471 93	9.98	5,659	-
Gloucester Marine, Gloucester,	187,235	-	10,820 42	76,558	4,000	1,376 31	12.72	7,274	17,137
Hamden Fire, Springfield,	8,436,675	13,379	-	76,558	9,000	25,537 55	27.33	-	-
Howard Fire, Lowell,	2,575,860	19,804 52	-	12,449	10,610	6,100 16	30.80	23,327	-
Lynn Mechanics, Lynn,	16,350	1,141 61	6,202 01	5,381	7,394	1,126 24	15.33	19,614	-
Manufacturers', Boston,	15,754,749	90,741 58	184,237 72	85,884	120,000	13,142 42	4.78	405,418	-
Massasoit, Springfield,	7,186,763	76,202 73	-	72,777	8,760	18,911 80	24.82	-	23,037
Merchants', Boston,	13,188,305	122,036 21	31,424 50	92,333	60,000	26,211 23	17.08	140,486	-
Mercantile, Boston,	1,508,395	57 92	78,386 77	99,746	30,000	8,314 37	10.60	100,657	-
National, Boston,	6,331,694	85,317 79	31,732 04	47,477	230,000	28,894 55	24.68	162,571	-
Neptune, Boston,	13,199,691	377,779 45	175,477 64	283,117	90,000	20,421 24	3.69	384,210	-
North American, Boston,	6,716,471	46,229 02	55,659	45,978	20,000	12,306 74	26.62	79,749	-
Old Colony, Plymouth,	875 187	12,464 48	17,204 84	45,978	-	3,647 04	12.29	-	17,346
Peoples' Mutual, Worcester,	5,093,231	56,638 56	-	38,183	8,000	11,221 15	19.81	58,212	-
Prescott, Boston,	4,686,254	45,460 50	-	30,643	6,000	12,243 16	26.93	-	4,107
Salem Marine, Salem,	496,031	1,251 00	19,370 00	20,582	8,000	2,303 00	11.17	15,099	-
Shoe and Leather Dealers', Boston,	3,497,689	33,401 65	-	28,115	18,000	11,238 61	26.01	11,678	-
Springfield Fire and Marine, Springfield,	19,446,597	175,915 43	-	131,705	36,000	34,916 22	19.85	75,073	-
Suffolk Fire, Boston,	4,036,027	30,212 71	-	29,104	4,500	7,912 86	26.19	1,923	-
Traders and Mechanics', Lowell,	1,180,423	11,841 47	-	4,615	3,988	2,383 02	20.13	16,030	-
United States, Boston,	1,327,442	4,145 69	37,996 34	48,041	16,000	6,640 11	15.76	8,947	-
Washington, Boston,	5,985,395	8,788 13	320,404 51	288,092	30,000	13,106 70	3.98	194,205	-
Western Massachusetts, Pittsfield,	9,336,942	112,058 37	-	114,280	12,000	9,956 40	8.88	-	32,212
	\$188,256,628	\$1,993,030 76	\$1,539,136 04	\$2,463,880	\$1,041,739	\$453,477,71	12.84	\$2,825,351	\$140,261

Synopsis for the Year ending November 1, 1861, of Thirteen Mutual Fire and Marine Insurance Companies.

NAME OF COMPANY.	At Risk.	Cash on Risks not terminated.	Prem. Notes on Risks not terminated.	Expenses.	Stock notes not overdue.	Losses.	Assets.	Liabilities.	Surplus.
Alliance, Boston,	\$15,027,276	\$9,210	\$236,654	\$19,591	\$200,000	\$437,234	\$788,623	\$502,294	\$86,329
Atlantic Mutual, Provincetown,	76,889	—	4,212	1,073	100,000	8,826	128,067	19,175	8,892
Boston Inland, Boston,	1,625,362	4,819	5,172	18,035	168,200	55,839	233,589	2,586	62,802
China Mutual, Boston,	5,979,898	—	251,717	17,866	110,000	226,727	710,551	423,199	177,352
Commercial Mutual Marine, New Bedford,	1,193,620	—	96,979	3,312	58,000	47,402	341,341	116,045	167,297
Equitable Safety, Boston,	9,384,525	5,930	333,278	20,215	—	358,489	725,882	320,071	405,211
Gloucester Fishing, Gloucester,	952,299	—	50,035	1,150	206,600	27,000	258,684	31,668	20,416
Hingham and Cohasset Fishing, Cohasset,	73,575	—	2,473	100	16,250	553	18,723	1,236	1,236
Merchants', Newburyport,	544,517	654	25,041	416	94,000	3,357	104,733	53,777	16,955
Mutual Marine, New Bedford,	2,698,901	—	178,402	5,625	—	92,359	505,615	350,375	155,240
New England Mutual Marine, Boston,	24,259,513	27,106	517,742	26,374	—	557,511	1,138,536	680,898	457,637
Pacific Mutual, New Bedford,	1,431,421	—	96,012	4,156	210,000	87,453	359,898	104,305	45,593
Union Mutual, New Bedford,	2,838,322	—	201,166	4,558	—	75,692	586,878	414,920	171,958
	\$66,086,118	\$47,719	\$2,098,913	\$122,471	\$1,163,050	\$1,978,442	\$5,961,120	\$3,021,149	\$1,776,918

Synopsis for the Year ending November 1, 1861, of Fifty-two Foreign Insurance Companies doing business in Massachusetts.

NAME OF COMPANY.	At Risk.	PREMIUMS.		Losses Paid.	Dividends Paid.	Expenses.	Ratio of Expense to Premium Rec'ts.	Surplus.	Deficiency.
		Received in Cash.	Received in Notes.						
Ætna, Hartford, Connecticut,	\$101,199,577	\$1,445,708 23	—	\$869,400	\$180,000	\$333,092 21	23.04	—	\$171,154
American Exchange, New York,	5,807,310	58,204 50	—	39,458	—	31,181 90	53.57	—	20,791
Arctic Fire, New York,	4,598,217	77,674 86	—	86,395	12,533	27,679 18	35.64	—	12,697
Atlantic, Providence, R. I.,	6,460,672	87,090 99	—	94,074	1,266	21,893 91	25.14	—	3,884
Atlantic, Brooklyn, N. Y.,	12,214,456	91,209 55	\$15,710 00	59,189	30,000	22,416 15	20.97	\$45,437	—
Charter Oak, Hartford, Ct.,	8,539,229	102,151 09	—	118,994	—	27,628 21	27.05	—	63,902
City Fire, New Haven, Ct.,	9,845,651	88,071 12	—	62,772	20,000	16,146 28	18.33	8,572	—
City Fire, Hartford, Ct.,	13,438,347	155,722 36	—	148,588	7,500	31,225 45	20.05	—	62,406
Columbia, New York,	4,854,994	29,471 69	—	16,525	17,000	17,301 32	58.70	6,164	—
Commerce, New York,	3,022,241	25,593 41	—	21,039	—	21,830 43	85.30	—	523
Connecticut Fire, Hartford, Ct.,	7,387,325	72,655 57	—	48,749	20,000	6,650 00	9.15	—	27,207
Continental, New York,	40,937,280	270,093 72	—	151,174	78,910	69,904 31	25.88	406,904	—
Delaware Mutual Safety, Philadelphia, Pa.,	19,171,690	190,770 96	137,889 93	205,940	41,835	117,864 84	35.86	274,299	—
Fulton Fire, New York,	10,600,000	101,961 66	—	27,242	28,000	33,958 42	33.31	33,119	—
Germania Fire, New York,	8,005,780	51,700 00	—	25,994	12,000	21,123 74	40.86	—	3,723
Goodhue Fire, New York,	5,621,639	47,772 07	—	47,995	—	18,917 14	39.60	899	—
Hanover Fire, New York,	6,523,871	49,744 01	—	15,466	24,000	22,194 97	44.62	27,549	—
Hartford Fire, Hartford, Ct.,	55,032,216	589,099 67	—	434,497	75,000	138,065 69	21.74	—	27,931
Home, New Haven, Ct.,	6,807,221	130,644 42	27,528 08	124,232	92,000	38,023 98	24.04	—	44,562
Home, New York,	64,972,084	827,729 43	56,132 56	655,587	99,228	243,416 88	27.54	105,734	—
Hope, Providence, R. I.,	3,244,344	47,450 08	—	37,804	160	10,289 59	21.69	—	6,236
Howard, New York,	15,458,838	110,999 24	—	49,704	49,970	32,096 73	28.92	82,013	—
Humboldt, New York,	7,532,255	67,036 88	—	44,129	10,000	25,013 27	37.31	8,138	—
Indemnity, New York,	3,573,050	26,169 55	—	17,915	6,000	12,826 26	49.01	—	5,531
Irving, New York,	7,740,332	64,631 96	—	31,485	20,000	26,069 10	40.33	—	5,777
Lafayette Fire, Brooklyn, New York,	5,299,876	52,911 29	—	36,649	6,000	20,138 68	38.06	—	1,794
Lamar, New York,	6,237,286	72,857 43	9,430 51	69,730	12,000	20,138 68	30.99	10,713	—
Liverpool and London, (New York Branch,)	43,937,663	529,326 53	—	336,844	—	165,859 40	31.33	562,642	—
Lorillard, New York,	12,710,093	145,705 73	—	76,837	37,500	47,735 67	32.76	35,656	—
Manhattan, New York,	20,000,000	225,000 00	—	108,000	50,000	49,571 54	22.03	38,890	—

Market, New York,	\$12,919,035	\$107,633 88	—	\$51,318	\$20,000	\$24,411 78	22.68	\$7,222	—
Mercantile, New York,	6,012,571	47,771 09	—	23,159	24,000	23,577 02	49.35	22,990	—
Merchants', Hartford, Ct.,	8,544,779	98,050 67	—	81,106	8,000	26,823 14	27.38	—	33,596
Merchants', Providence, R. I.,	4,376,657	58,630 47	\$35,581 96	82,907	27,174	10,586 31	11.24	47,500	—
Metropolitan, New York,	12,618,082	112,886 93	4,500 00	91,770	10,250	34,797 36	27.32	56,771	—
New England, Hartford, Ct.,	10,831,426	177,715 31	—	151,422	10,000	53,207 03	29.94	—	96,584
Niagara, New York,	9,324,516	81,731 47	—	53,087	40,000	30,324 29	37.10	17,966	—
North American, New York,	8,557,781	70,553 51	—	140,595	20,000	23,548 91	33.38	—	3,812
North American, Hartford, Ct.,	11,026,883	134,060 41	—	193,947	23,401	81,323 62	23.26	—	74,613
North American, Aberdeen and London,	183,959,300	607,176 06	—	46,077	26,000	256,491 38	42.24	2,586,165	—
Norwich, Norwich, Ct.,	5,235,506	56,209 19	—	133,438	12,000	34,499 57	17.06	7,030	—
Phoenix, Brooklyn, New York,	12,000,000	177,083 60	25,179 96	324,267	20,000	103,760 42	25.65	—	150,160
Providence Washington, Providence, R. I.,	26,738,060	404,480 39	—	90,840	12,670	20,987 95	18.44	69,267	—
Providence, New York,	7,894,367	111,922 51	—	115,367	16,000	25,498 71	20.52	9,468	—
Royal, Liverpool, England,	2,687,082	36,391 11	2,330 98	68,317	16,000	7,696 23	17.67	21,306	—
Security, New York,	253,723,414	1,272,813 52	7,167 94	786,118	205,490	376,043 80	29.54	2,059,190	—
Standard, New York,	19,755,085	266,182 37	35,904 48	204,010	35,300	130,986 04	49.21	50,497	—
Thames, Norwich, Ct.,	4,752,931	39,826 33	—	18,865	10,000	23,622 17	59.31	6,790	—
Unity Fire, London,	1,735,206	21,751 46	—	6,917	4,512	8,002 13	36.79	—	3,661
Unity Fire, (New York Branch),	125,200,447	322,115 01	—	126,553	—	121,275 98	37.65	—	786,139
Insurance Company of North America, Philadelphia, Pa.,	5,845,733	95,239 82	—	43,612	—	12,103 65	12.70	30,179	—
	20,007,986	244,651 38	160,711 77	391,212	90,500	17,971 14	4.43	688,745	—
	\$1,246,182,759	\$9,912,264 57	\$518,067 17	\$7,341,781	\$1,507,200	\$3,030,433 88	29.06	\$7,327,775	\$1,633,926

stock and mutual companies, where the ratio of expenses to cash receipts is large, the item, "expenses," which in the returns is made to cover all disbursements except for losses and dividends, probably includes more or less of expenditure to prevent loss on the policies, or to save property exposed. It would be well if such expenditures could be distinguished from the other expenses of conducting the office, because, if judiciously made, they are in fact so much money returned to the policy-holder. But, after making all due allowances on this account, and making exceptions of those few mutual companies which receive little or no cash premium in advance, in regard to which the ratio of expenses to receipts proves nothing, there may be derived from a careful study of the columns of this ratio, a most conclusive argument against the multiplication of companies. It is the expenses that mainly eat away the profits of insurance capital and the security of the insured, and they are aggravated everywhere, rather than alleviated anywhere, by adding new companies.

The returns received from three of the English Fire Insurance companies were not made up at the date required by the statute, which is the 1st of June, 1861. For reasons heretofore stated, it would be very difficult for these companies, having business in all parts of the world, to make such a statement applicable to any other date than the close of their fiscal year. A statement applicable to any other date must necessarily consist largely of estimates rather than facts. On this account we have this year, as heretofore, accepted statements made up to the latest close of a fiscal year. In case of the Unity Fire Association, of London, and the Northern Assurance Company, of Aberdeen, London, and elsewhere, the date was December 31, 1860, and in case of the Royal Insurance Company, of Liverpool, it was January 31, 1861. The constitution and modes of procedure of these companies are so different from those among us, that their stability cannot be judged of by exactly the same rules. They all have very large subscribed capitals, with but a very small proportion of it paid in. The personal property of the shareholders is responsible for the residue on call of the directors or at the suit of any claimant. This may be very good security where the shareholders are known and easily accessible, but till put to the test, cannot be much relied on by our own

citizens. The facts adapted to inspire confidence in these companies here are the large amount of their business, yielding an income from premiums so large as to leave no considerable probability of any necessity of resorting to the capital for the payment of losses, in any quarter, and a fair self-supporting business in our own country. Such facts, we believe, all these English companies present, besides another source of security in the case of three of them, that they have considerable reserves for their Life business, while they make no insurance of that sort with us. The Unity is not included in the latter remark. Its Life business is entirely distinct from its Fire. There are in fact two legally distinct corporations for these two branches of business, though singularly enough they happen to have the same name and same board of officers. Again, its capital has been largely called upon, and the return from the home office shows a balance against the company of \$786,139. Though the company some time ago met with an extraordinary loss in Valparaiso, we do not understand that its losses by fire have compelled a resort to the capital. Investment in the stocks of corporations which were held responsible for unfortunate or fraudulent banks, appears to have much more seriously tested the responsibility of the shareholders. The fact that they have responded so largely, and that the business is still immense and increasing at home and abroad, serves to show us, what is not so patent in the case of the other companies, that the large residue of capital, \$8,759,257, subscribed and not paid, is worthy of some respect. It is a proof of strength as well as honesty to have had losses, if the losses have been paid.

From the Liverpool and London Insurance Company no statement has ever been received at this office except of the business of the United States branch, located in New York. An examination of the Acts of Parliament and Deed of Settlement under which this company does business, convinces us that it is not anywhere an incorporated company, or in the sense of chapter 58, section 75 of the General Statutes, "chartered beyond the limits of the United States." It is in Liverpool simply a partnership of underwriters, who are held jointly as well as severally responsible, to the whole amount of their private property, for the contracts of their managing agents. The New York

directors and stockholders are under the same responsibility, and their large private property seems a good guarantee that they will always reserve on this side of the water, as they always have done, ample funds to secure themselves as well as their policy-holders.

The following foreign companies have been admitted to do business in this State, at the dates given :—

Columbia Fire, New York,	Oct. 10, 1861
Atlantic Fire, Brooklyn,	Oct. 29, 1861
Ins. Company of North America, Philadelphia,	Dec. 16, 1861
Republic Fire, New York,	Jan. 29, 1862

Their statements, except that of the Republic, may be found in the Abstract. The Park Fire Insurance Company of New York withdrew its agency soon after our last Annual Report.

The State Fire Insurance Company, of New Haven, Connecticut, has also ceased to do business in this or any other Commonwealth. The history of this company affords mortifying proof that fair statements and high names cannot be relied on to secure honorable dealing in an insurance company, and has taught us never to take such evidence as conclusive when a company applies for the privilege of doing business under our laws. It entered Massachusetts by a deliberate fraud, which should subject to the penalties of criminal law every member of the corporation who participated in or connived at it.

The charter of this company was granted by the legislature of Connecticut, in 1855, to John B. Robertson, Benjamin Noyes, George D. English, Henry Peck, and other gentlemen of New Haven, but it was not organized for business for several years, and the first time we heard of it was on the 9th of April, 1860, when A. O. Brewster, Esq., one of our predecessors in this office, left with us, on its behalf, all the papers which the law requires to entitle it to do business here, with the assurance that it had a capital of \$200,000 paid in and well invested, that he had personally examined all the assets and found them reliable, and that the mortgages, of which it had \$138,100, were on city property in New Haven and New York. Being fully satisfied that the company had more than the amount of funds required by law, invested in the best of securities, we permitted its agents to issue policies. The statement filed in this office on the 9th

April, 1860, was sworn to by the president of the company, John B. Robertson, and the secretary, G. Farnham Stevens, before a notary, and contained in answer to the interrogatories of Schedule A, the following, among other unqualified averments. That the amount of "capital actually paid in" was \$200,000. That it had invested in

	Market value.
United States bonds,	\$1,000 00
State and city bonds,	6,880 00
Bank stocks,	21,492 00
Railroad bonds,	40,590 00
Railroad stocks,	14,020 00
Manufacturing and gas stocks,	8,230 00
Cash on hand,	4,440 00
Cash in hands of agents,	4,943 00
Loaned on mortgage of real estate,	138,100 00
Loaned without collateral,	8,980 00
All other investments,	2,120 00
Amounting in all to	\$250,795 00

The losses unpaid, and all other claims against the company were stated at \$20,033. The whole amount at risk was \$3,322,648, on which the cash received had been \$45,362.23. Allowing fifty per cent. of this for re-insurance, the company had a surplus of \$8,081. This solemnly attested statement, was in itself sufficiently fair, and considering the high respectability of the list of officers inscribed on the back of the document, seemed even more than credible. This list is as follows:—

JOHN B. ROBERTSON, *President.*

G. FARNHAM STEVENS, *Secretary.*

Directors.

JOHN B. ROBERTSON, New Haven.	WM. B. BALDWIN, New Haven.
LUCIUS A. THOMAS, " "	ELI WHITNEY, " "
N. D. SPERRY, " "	ENOS FOOTE, " "
HENRY C. KINGSLEY, " "	A. D. OSBORNE, " "
C. M. INGERSOLL, " "	BENJAMIN NOYES, " "
GEO. D. ENGLISH, " "	HENRY PECK, " "
JAMES M. TOWNSEND, " "	PHILO CHATFIELD, " "
C. S. BUSHNELL, " "	OLIVER MITCHELL, Southbury.
HENRY MUNSON, " "	HENRY I. CAMPBELL, New York.
DANIEL TROWBRIDGE, " "	MYRON H. CLARK, " "

The annual statement of the company on the 1st November, 1860, was to the same effect, and equally indicative of the soundness and prosperity of the company. On the faith of these statements it obtained a considerable business in this Commonwealth. They were substantially false, and the bubble suddenly collapsed in June, 1861, the secretary, Mr. G. Farnham Stevens, unexpectedly disappearing from the scene of his labors, which fact became known here in something less than a month. The directors were left by that event in much greater perplexity than astonishment, though they professed a larger share of the latter feeling. We felt bound by the interests of our citizens as policy-holders, and especially to those of them who had suffered losses, which in several instances would be ruinous to them if not paid, to lose no time in securing for them any thing that could be saved by promptly urging their claims. On visiting the office in July, we learned from the acting president and several of the directors, who gave us access to the books and such vouchers of assets as were on hand, that an extraordinary series of losses in the State of New York had drawn heavily on the company, and absorbed the most available of the assets. What was left we found consisted of the \$138,100 of mortgages, nearly all *not on city property*, but on twenty-four thousand acres of land lying in the mountainous wilderness of Northern New York, of little other than historical value, as holding the body of that honored patriot whose soul is now marching on, and will triumph as soon as the present war ceases to be waged wrong end foremost, and some \$30,000 of stockholders' notes, which the directors pretended *had been* secured by collaterals of stock, but only the absent secretary knew what had become of those collaterals, or indeed of other stocks and bonds which should have been on hand, if the statements filed in our office had ever been true. The blame of the unaccountable condition of the company's assets was emphatically laid on the absconding secretary, and two or three New York stockholders, who, it seemed, owned a majority of the stock. But as the notes were said to be good, and the highly respectable directors promised to see to their immediate collection, to settle with the Massachusetts claimants promptly, to cancel outstanding policies and give scrip for

return premium which would be paid as soon as the affairs of the company could be wound up, we took their word for it, and in the card which we published giving the results of our inquiry, awarded to the New Haven directors an innocence to which we found afterwards they had very little claim. The losses were not settled; on the contrary, letters were received by our claimants from persons employed by New Haven stockholders who owed the company, telling them the concern was hopelessly bankrupt, and offering to pay one hundred dollars for a good claim of two thousand dollars, or at about that rate. Resolved fully to understand this new game, we visited New Haven again, and then, outside of the office, by inquiry of corporations whose stocks the State Fire Insurance Company had professed to own, we discovered what the directors had carefully concealed from us on the former occasion, as well as from Mr. Brewster when he examined the office, and from the public at large, though it is hardly possible that any one of their own number could have been ignorant of it, that at least fifty thousand dollars of the stocks never belonged to the State Fire Insurance Company at all.* They were merely hired for a single year to swear by! During that year they were sworn by twice, at least, for the special satisfaction of the simple-hearted people of Massachusetts, and the use of them cost the company about two thousand dollars, or a thousand dollars for each oath. The lenders, who got four per cent. for allowing their stocks, to be so used for a single year, without any risk whatever, were told that they were wanted as a “temporary guarantee” or “preferred stock;” for the shrewdest financiers in entering into little arrangements of this sort need to be amused and quieted with some kind of euphemism. Before the 1st of April, 1861, every dollar of those that had most dazzled us among the sworn assets of the State Fire Insurance Company was safe home again where it belonged, having answered

* Certificates of most of these stocks were made directly to the company for the sake of appearances, but in some cases this precaution was neglected. And in one or two cases which arrested the attention of Mr. Brewster, the explanation was given that some gentlemen who were not quite ready to pay for their stock in cash had left these certificates with the company till they were so.

the whole purpose for which it was hired. The company, without these fifty thousand dollars, might have gone on prosperously if it had had extraordinarily good luck. The painstaking directors were disappointed in this respect, and we think they richly deserved to be.

Believing that if criminal law has any duty to perform, it must be towards men who thus abuse chartered privileges and high position to attract business by perjured statements, we brought the matter before the Hon. E. K. Foster, State's Attorney for New Haven County, and urged such criminal prosecution of the officers as he might think the law and the evidence would warrant. He was clearly of opinion that the law had been violated and that the evidence we produced showed good cause of action, but was doubtful whether a conviction could be obtained against any of the resident officers, as nobody could be made to believe they intended any wrong. Could Stevens be got hold of, it might be otherwise in his case. He was willing however to commence proceedings against John B. Robertson, after first letting him know what was about to be done, being confident that the directors, when they saw the nature of the case, would at once step forward and, by way of vindicating their president's and their own innocence, settle at least all the Massachusetts claims. After waiting some six weeks and seeing no results, we wrote to Mr. Foster to learn the progress of the matter, and received the following reply.

NEW HAVEN, 15th November, 1861.

Dear Sir,—Yours of the 12th is before me. I have not instituted proceedings against any one connected with the State Fire Insurance Company as yet, nor am I altogether satisfied that I can do so at any time successfully. There is enough, however, to justify action should it be thought advisable to proceed at any time. I have made the late officers aware of the fact that the matter has been placed in my hands and they are quite disturbed at the fact. It is my full belief that if I had the claims they would make a satisfactory adjustment of them without much delay.

I am, very respectfully, yours,

E. K. FOSTER.

Hon. ELIZUR WRIGHT, Boston.

It is not to be understood from this that Mr. Foster sought the business of collecting these claims, or was willing to use his position as public prosecutor to serve such a purpose, but that it was his opinion that the directors were personally liable for claims arising from such false statements as had been filed in Massachusetts, and that they might be recovered of them by civil process. Still urging a criminal prosecution against the president, we took measures to have the personal responsibility of the directors tested by a civil suit, on which there is nothing yet to report. On a further examination of the criminal laws of Connecticut, Mr. Foster came to a conclusion which he thus states, in a note addressed to one of us.

NEW HAVEN, 9th December, 1861.

Dear Sir,—An examination of our law by no means satisfies me that I can successfully prosecute the officers of the State Fire Insurance Company; and indeed it determines my mind quite otherwise except as to the Secretary, Farnham Stevens, who has gone to parts unknown. The reasons for this conclusion I will state to you the first time I meet you.

Respectfully yours,

E. K. FOSTER.

On a subsequent interview with Mr. Foster the reasons he stated did not seem to us materially different from those which have been above referred to. They arose rather from the practical difficulty of convincing a jury of fraudulent intention, than from any want of the evidence legally requisite to produce such a conviction. And we think we succeeded in convincing him that as the president and secretary both swore the same oath, there could not well be *law* to punish the latter, which would not equally apply to the former. He promised to act on that theory.

An apology may seem due from us for dwelling so long and earnestly on this matter, but we regard the case as vital to the system on which Massachusetts and all other civilized communities must rely for safety against swindling corporations. That is, a system of annual statements for the guidance of the public. If the directors of corporations are not held personally liable to make such statements good, they can be of very little value. We are strongly of opinion that if there is not in any State law to that effect already, its legislature should lose no

time in enacting a statute which shall make every director of a corporation personally liable to pay any claim which may arise against it through any false statement which any officer or authorized agent may swear to, or cause to be printed and published. Let us have only facts, and directors who know that their companies are operating only on facts.

All of which is respectfully submitted.

ELIZUR WRIGHT.
GEO. W. SARGENT.

BOSTON, January 30, 1862.

STOCK COMPANIES.

	AMERICAN, Boston.	BAY STATE, Worcester.	BEVERLY, Beverly.	BOSTON, Boston.	BOYLSTON, Boston.
Amount of Capital actually paid in,	\$300,000 00	\$104,300 00	\$30,000 00	\$300,000 00	\$300,000 00
Number of Shares,	3,000	1,043	600	3,000	3,000
Par value of each share,	\$100 00	\$100 00	\$50 00	\$100 00	\$100 00
Amount of Fire Risks outstanding,	3,453,000 00	536,583 50	32,800 00	1,045,303 00	5,213,996 00
Amount of Marine Risks outstanding,	2,324,966 00	- - -	146,290 00	3,107,512 00	6,061,469 00
of United States Stocks and Treasury Notes,	20,000 00	5,000 00	- - -	- - -	50,000 00
of State Stocks,	- - -	- - -	- - -	- - -	5,030 00
of Bank Stocks, (market value,)	240,189 00	44,838 00	15,649 00	240,664 00	318,381 50
of Railroad Stocks, (market value,)	84,981 50	9,541 25	- - -	112,897 50	41,363 50
of Railroad Bonds, (market value,)	8,645 00	9,000 00	1,440 00	4,000 00	- - -
of Real Estate, (cash value,)	40,000 00	- - -	- - -	- - -	- - -
of Cash on hand and in bank,	35,008 81	13,221 87	95 49	23,197 90	4,991 47
in hands of agents,	1,208 33	410 12	- - -	- - -	99 00
loaned on mortgage of real estate,	- - -	1,600 00	4,822 44	7,500 00	61,500 00
on collateral,	18,699 42	16,000 00	3,350 00	3,910 00	149,433 55
without collateral,	66,387 95	- - -	250 00	- - -	- - -
of all other investments and debts due the Com- pany,	34,899 00	6,451 80||	200 00¶	5,100 00	5,656 02
of Premium Notes on risks terminated,	18,011 76	- - -	3,978 98	15,642 49	46,922 29
of Borrowed Money,	- - -	- - -	- - -	- - -	- - -
of Losses ascertained and unpaid,	- - -	1,055 60	- - -	- - -	- - -
claimed and unpaid,	2,256 86	- - -	1,667 00	38,050 00	- - -
reported, upon which the liability of the Company is not determined,	28,000 00	- - -	2,800 00	20,400 00	54,576 00
of all other claims against the Company,	7,028 43	- - -	392 10	- - -	- - -
of Cash received for premiums on fire risks,	22,228 32	5,284 60\$	322 93	6,047 94	34,593 84
marine risks,	129,659 92*	- - -	15,721 03	301 40	- - -

Amount of notes received for premiums on fire risks, marine risks,	99,834 59	11,117 05	185,081 08	272,763 92
of Cash received for interest,	32,901 87	711 39	27,579 89 <i>a</i>	39,954 52 <i>c</i>
of Income from all other sources,	753 30	1,220 20	—	26,945 92 <i>d</i>
of Fire Losses paid the last year,	6,941 83 <i>d</i>	—	2,500 00	4,159 29
of Marine Losses paid the last year,	74,572 00 <i>†</i>	21,055 73	162,103 91	184,249 03
of Dividends paid the last year,	60,000 00	2,475 00	30,000 00	90,000 00
of Expenses of office,	10,099 60	3,587 34	7,927 96 <i>b</i>	16,926 70
of other Expenditures,	5,281 71	361 78	3,068 78	61,775 99 <i>e</i>
of Cash received for fire risks not terminated,	20,323 89	217 04	3,777 68	26,478 36
required to re-insure all outstanding risks,	43,268 64	3,846 92	69,144 89	112,422 72
of Premium Notes on risks not terminated,	66,213 39	7,476 81	134,512 11	198,367 07
of Delinquent Notes not charged to profit and loss,	5,581 31	83 29	—	6,596 87
Highest rate of interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.
paid on money borrowed,	—	6 per cent.	—	—
Number of shares of Capital Stock pledged to the Com- pany,	125	—	—	42
Balance to credit of profit and loss account,	\$600,751 62	—	\$114,585 13	\$317,307 37
to debit of profit and loss account,	373,857 16	\$3,682 07	—	—
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for,	—	—	—	—
Amount of capital consisting of Stockholders' Notes,	—	—	—	—

* Amount credited to premium note account for past year.

|| Including \$5,000 invested in Boston 5 per cent. stock.

Four shares Beverly Marine Railway.

c Including dividends on stocks.

† Including return premiums.

16 The Company commenced business January 1, 1861.

b Including salaries, rents, &c.

Including re-insurance and return premiums.

‡ Less salvage.

ry 1, 1861.

b Including salaries, rents, &c.

Including re-insurance and return premiums.

	CITY FIRE, Boston.	CONWAY, Boston.	DORCHESTER FIRE, Dorchester.	ELIOT FIRE, Boston.	EQUITABLE, (Marine,) Provincetown.
Amount of Capital actually paid in,	\$150,000 00	\$150,000 00	\$100,000 00	\$200,000 00	\$17,000 00
Number of Shares,	3,000	1,500	961	4,000	500
Par value of each share,	\$50 00	\$100 00	\$100 00	\$50 00	\$100 00
Amount of Fire Risks outstanding,	3,041,364 00	4,856,586 00	3,437,024 00	7,139,254 00	-
of Marine Risks outstanding,	-	-	-	-	52,074 00
of United States Stocks and Treasury Notes,	2,000 00	-	-	-	-
of State Stocks,	-	-	-	8,080 00	-
of Bank Stocks, (market value,)	101,601 00	3,338 00	22,807 00	108,306 00	16,800 00
of Railroad Stocks, (market value,)	-	-	11,010 50	34,167 75	-
of Railroad Bonds, (market value,)	4,816 00	-	-	1,800 00	-
of Real Estate, (cash value,)	-	-	-	-	-
of Cash on hand and in bank,	2,024 79	1,645 05	1,659 98	4,754 22	56 64
in hands of agents,	690 60*	6,399 30	5,459 71	-	-
loaned on mortgage of real estate,	86,500 00	103,694 65	38,812 30	87,400 00	20,078 00
on collateral,	2,500 00	54,382 68	15,296 58	24,855 76	-
without collateral,	3,500 00	569 87	300 00	-	-
of all other investments and debts due the Com- pany,	-	21,822 38	2,550 00	30,350 00	12,936 00
of Premium Notes on risks terminated,	-	-	-	-	4,856 76
of Borrowed Money,	-	10,121 00	-	-	1,536 73
of Losses ascertained and unpaid,	-	-	-	-	500 00
claimed and unpaid,	-	3,570 50	3,063 00	-	-
reported, upon which the liability of the Company is not determined,	3,000 00	14,778 00	3,000 00	3,400 00	4,000 00
of all other claims against the Company,	638 00†	64 00	-	1,290 00	-
of Cash received for premiums on fire risks,	23,393 47	63,841 65	39,336 59	58,453 25	-
marine risks,	-	-	-	-	11,476 21

Amount of notes received for premiums on fire risks, marine risks,	-	-	-	-	-
of Cash received for interest,	13,045	81½	7,658	18	-
of Income from all other sources,	600	00	124	88	-
of Fire Losses paid the last year,	18,681	52	63,225	81	-
of Marine Losses paid the last year,	-	-	-	-	-
of Dividends paid the last year,	12,000	00	-	-	-
of Expenses of office,	4,949	67	7,000	00	-
of Other Expenditures,	1,282	16	11,533	22	-
of Cash received for fire risks not terminated, required to re-insure all outstanding risks,	23,383	39	70,461	51	-
of Premium Notes on risks not terminated, of Delinquent Notes not charged to profit and loss,	11,691	69	35,230	75	-
Highest rate of interest received,	6 per cent.	-	6 per cent.	-	-
paid on money borrowed,	-	-	6 per cent.	-	-
Number of shares of Capital Stock pledged to the Com- pany,	\$34,277	89	-	-	-
Balance to credit of profit and loss account,	65	-	-	-	-
to debit of profit and loss account,	-	-	-	-	-
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for,	-	-	-	-	-
Amount of capital consisting of Stockholders' Notes,	-	-	||	-	-

* Policies delivered to agents and not paid for.

† Unclaimed dividends.

‡ Including bank dividends.
 tes secured as follows:—On

† Losses due last year, \$1,857.14.

b Including interest due and not entered \$2,150.

	FIREMEN'S, Boston.	FRANKLIN, Boston.	GLOUCESTER MARINE, Gloucester.	HAMPDEN FIRE, Springfield.	HOWARD FIRE, Lowell.
Amount of Capital actually paid in,	\$300,000 00	\$300,000 00	\$50,000 00	\$150,000 00	\$106,100 00
Number of Shares,	12,000	3,000	500	1,500	1,061
Par value of each share,	\$25 00	\$100 00	\$100 00	\$100 00	\$100 00
Amount of Fire Risks outstanding,	12,997,237 00	2,531,804 00	-	8,436,675 00	2,575,860 47
of Marine Risks outstanding,	-	1,218,980 00	187,235 00	-	-
of United States Stocks and Treasury Notes,	20,000 00	10,000 00	-	700 00	4,725 00
of State Stocks,	-	13,478 40	-	-	-
of Bank Stocks, (market value,)	253,270 00	216,826 00	15,831 00	86,137 00	42,005 00
of Railroad Stocks, (market value,)	8,060 00	20,246 00	10,899 25	6,714 25	11,200 00
of Railroad Bonds, (market value,)	-	-	1,920 00	1,970 00	-
of Real Estate, (cash value,)	35,000 00*	-	-	13,277 85	-
of Cash on hand and in bank,	5,889 09	3,620 65	3,522 93	1,471 76	1,529 40
in hands of agents,	292 10	216 00	-	13,547 14	1,211 70
loaned on mortgage of real estate,	57,500 00	4,600 00	14,800 00	55,000 00	54,984 96
on collateral,	56,300 00	9,255 07	5,663 24	1,800 00	20,736 35
without collateral,	109,000 00	3,274 98	64 53||	792 70	-
of all other investments and debts due the Com- pany,	-	2,000 00	300 00	8,751 29	10,850 00
of Premium Notes on risks terminated,	-	17,569 47	6,545 72	-	-
of Borrowed Money,	10,500 00	7,950 00	-	8,000 00	-
of Losses ascertained and unpaid,	-	1,200 00	-	-	-
claimed and unpaid,	1,081 50	1,300 00	4,398 17	-	-
reported, upon which the liability of the Company is not determined,	335 00	500 00	-	11,506 25	5,000 00
of all other claims against the Company,	-	-	986 00\$	-	845 00c
of Cash received for premiums on fire risks,	93,104 46	15,798 17	-	93,451 28	19,804 52
marine risks,	-	69,126 88	-	-	-

	LYNN MECHANICS', Lynn.	MANUFACTURERS', Boston.	MASSASOIT, Springfield.	MERCHANTS', Boston.	MERCANTILE, (Marine,) Boston.
Amount of Capital actually paid in,	\$50,000 00	\$400,000 00	\$150,000 00	\$500,000 00	\$300,000 00
Number of Shares,	500	4,000	1,500	5,000	3,000
Par value of each share,	\$100 00	\$100 00	\$100 00	\$100 00	\$100 00
Amount of Fire Risks outstanding,	15,400 00	9,049,359 00	7,186,763 00	10,832,731 00	-
of Marine Risks outstanding,	950 00	6,705,390 00	-	2,355,574 00	-
of United States Stocks and Treasury Notes,	5,000 00	20,000 00	-	-	1,508,395 00
of State Stocks,	5,000 00	-	-	-	-
of Bank Stocks, (market value,)	45,900 00	299,302 00	83,560 00	428,200 00	306,070 00
of Railroad Stocks, (market value,)	-	-	8,175 50	54,930 00	44,625 00
of Railroad Bonds, (market value,)	-	93,840 00	-	-	-
of Real Estate, (cash value,)	-	29,446 77†	-	145,000 00	-
of Cash on hand and in bank,	6,133 00	58,381 19	-	4,995 15	22,278 97
in hands of agents,	-	-	2,641 89	243 60	-
loaned on mortgage of real estate,	1,200 00	193,090 45	74,870 00	-	-
on collateral,	1,400 00	66,706 00	2,000 00	6,350 00	-
without collateral,	1,493 50	11,180 00	7,424 09	1,908 02	-
of all other investments and debts due the Com- pany,	-	12,000 00	1,174 83	13,210 00	-
of Premium Notes on risks terminated,	2,992 62	2,870 00	-	9,727 88	9,729 55
of Borrowed Money,	-	-	-	-	-
of Losses ascertained and unpaid,	-	-	-	-	-
claimed and unpaid,	-	-	-	-	-
reported, upon which the liability of the Company is not determined,	-	12,000 00	13,300 00	5,000 00	2,238 48
of all other claims against the Company,	229 00	-	7,725 61	-	10,000 00
of Cash received for premiums on fire risks,	789 00*	-	-	5,647 00	430 00||
marine risks,	142 75	75,522 99	76,202 73	62,097 25	-
	998 86	15,218 59	-	59,938 96	57 92

	NATIONAL, Boston.	NEPTUNE, Boston.	NORTH AMERICAN FIRE, Boston.	OLD COLONY, Plymouth.	PEOPLES' MUTUAL, Worcester.
Amount of Capital actually paid in,	\$500,000 00*	\$300,000 00	\$200,000 00	\$50,000 00	\$100,000 00
Number of Shares,	10,000	3,000	2,000	500	1,000
Par value of each share,	\$50 00	\$100 00	\$100 00	\$100 00	\$100 00
Amount of Fire Risks outstanding,	5,065,944 00	5,317,016 00	6,716,471 00	718,438 00	5,093,231 31
Amount of Marine Risks outstanding,	1,268,050 00	7,882,675 00	- - - -	156,749 00	- - - -
of United States Stocks and Treasury Notes,	- - - -	43,000 00	- - - -	- - - -	2,031 20
of State Stocks,	- - - -	93,480 00\$	- - - -	- - - -	- - - -
of Bank Stocks, (market value,)	255,596 00	284,093 00	202,275 00	24,776 50	30,412 50
of Railroad Stocks, (market value,)	45,430 00	45,276 75	20,720 75	8,091 00	- - - -
of Railroad Bonds, (market value,)	- - - -	31,000 00	4,000 00	- - - -	17,480 00
of Real Estate, (cash value,)	9,876 49†	- - - -	- - - -	2,500 00	39,801 80
of Cash on hand and in bank,	135,953 82	54,550 07	6,600 53	601 43	5,238 73
in hands of agents,	253 81	- - - -	- - - -	973 88	4,544 35
loaned on mortgage of real estate,	158,000 00	43,850 00	69,118 44	6,638 70	61,354 50a
on collateral,	30,000 00	32,000 00	11,969 00	1,436 40	34,309 62b
without collateral,	15,303 38	36,778 13	- - - -	839 39	- - - -
of all other investments and debts due the Com- pany,	10,000 00†	3,500 00	- - - -	1,372 92	- - - -
of Premium Notes on risks terminated,	1,893 00	36,085 62	- - - -	9,260 68	- - - -
of Borrowed Money,	- - - -	- - - -	- - - -	23,070 50	- - - -
of Losses ascertained and unpaid,	- - - -	- - - -	- - - -	- - - -	- - - -
claimed and unpaid,	- - - -	- - - -	- - - -	1,675 64	- - - -
reported, upon which the liability of the Company is not determined,	- - - -	105,000 00	3,800 00	800 00	- - - -
of all other claims against the Company,	3,281 00||	- - - -	- - - -	350 00	- - - -
of Cash received for premiums on fire risks,	30,119 85	33,632 91	46,929 02	10,501 90	56,638 56
marine risks,	55,197 94	344,146 54	- - - -	1,962 58	- - - -

Amount of Notes received for premiums on fire risks, marine risks,	-	-	-	-
of Cash received for interest,	31,732 04	17,547 64	17,204 84	-
of Income from all other sources,	23,411 63	40,077 23	3,492 96	-
of Fire Losses paid the last year,	29,565 49	7,538 47	406 21	8,052 38
of Marine Losses paid the last year,	18,053 17	10,728 80	14,721 28	3,362 49c
of Dividends paid the last year,	29,423 42	272,389 41	31,256 95	38,183 30
of Expenses of office,	230,000 00	90,000 00	-	-
of Other Expenditures,	13,520 10	13,743 43	1,488 68	8,000 00
of Cash received for fire risks not terminated, required to re-insure all outstanding risks,	15,374 45	6,677 81	2,158 36	5,956 12d
of Premium Notes on risks not terminated,	28,747 09	25,518 30	7,808 36	5,265 03e
of Delinquent Notes not charged to profit and loss,	29,293 07	111,114 72	9,867 87	73,921 51
Highest rate of interest received,	29,839 04	196,711 14	11,927 38	36,960 75
paid on money borrowed,	405 50	3,744 95	250 00	-
Number of shares of Capital Stock pledged to the Com- pany,	6 per cent. 6 per cent.	-	6 per cent. 6 per cent.	6 per cent. 6 per cent.
Balance to credit of profit and loss account,	191	-	-	-
to debit of profit and loss account,	\$83,593 14	\$285,033 60	\$6,536 05	\$5,582 46
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for,	-	-	-	-
Amount of capital consisting of Stockholders' Notes,	-	-	-	-

* Amount of capital, \$300,000; fund for reduction of capital, \$200,000.

Unpaid dividends.

a Including \$1,480 accrued interest.

d Stationery printing, postage, express, travelling expenses, &c.

† Suffolk building.

& Including city stocks.

b Including \$742 accrued interest.

‡ City scrip.

Princip

c Rents.

e Commissions.

	PRESCOTT, (Fire & Marine,) Boston.	S A L E M, (Marine,) Salem.	SHOE & LEATHER DEALERS, (Fire & Marine,) Boston.	SPRINGFIELD, (Fire & Marine,) Springfield.	SUFFOLK FIRE, Boston.
Amount of Capital actually paid in,	\$100,000 00	\$100,000 00	\$200,000 00	\$200,000 00	\$150,000 00
Number of Shares,	1,000	1,000	2,000	2,000	1,500
Par value of each share,	\$100 00	\$100 00	\$100 00	\$100 00	\$100 00
Amount of Fire Risks outstanding,	4,686,254 00	- - -	3,403,905 00	19,446,597 43	4,036,027 00
of Marine Risks outstanding,	- - -	496,031 00	93,784 00	- - -	- - -
of United States Stocks and Treasury Notes,	- - -	- - -	10,000 00	15,000 00	15,120 00
of State Stocks,	- - -	9,600 00	10,300 00	- - -	- - -
of Bank Stocks, (market value,)	29,356 00	82,170 00	93,344 50	130,923 00	53,575 00
of Railroad Stocks, (market value,)	14,187 75	- - -	18,550 00	67,905 50	31,415 00
of Railroad Bonds, (market value,)	- - -	- - -	4,000 00	1,550 00	- - -
of Real Estate, (cash value,)	- - -	- - -	- - -	33,820 69	- - -
of Cash on hand and in bank,	4,713 62	10,263 85	7,595 37	7,624 43	3,633 80
in hands of agents,	5,097 15	- - -	1,780 34	16,686 09	3,065 03†
loaned on mortgage of real estate,	62,157 81	- - -	22,700 00	98,969 02	- - -
on collateral,	20,663 90	- - -	33,800 00	3,000 00	50,903 74
without collateral,	- - -	- - -	- - -	5,838 95	- - -
of all other investments and debts due the Com- pany,	- - -	- - -	25,807 71	5,682 18	3,010 00
of Premium Notes on risks terminated,	- - -	12,258 48	3,905 90	- - -	- - -
of Borrowed Money,	- - -	- - -	- - -	- - -	- - -
of Losses ascertained and unpaid,	- - -	- - -	- - -	- - -	- - -
claimed and unpaid,	4,893 34	4,000 00	4,183 50	14,184 91	2,500 00
reported, upon which the liability of the Company is not determined,	6,547 33	2,500 00	- - -	11,905 00	3,000 00
of all other claims against the Company,	45,460 50	- - -	30,964 01	175,866 89	30,212 71
of Cash received for premiums on fire risks, marine risks,	- - -	1,251 00	2,437 64	48 54	- - -

Amount of notes received for premiums on fire risks, marine risks,	-	-	-	-
of Cash received for interest,	7,236 01	19,370 00	9,806 14	-
of Income from all other sources,	-	7,290 46	12,500 49	-
of Fire Losses paid the last year,	30,642 74	-	277 60	11,925 03
of Marine Losses paid the last year,	-	-	10,201 64	14,681 35
of Dividends paid the last year,	6,000 00	20,582 33	17,913 04	130,226 08
of Expenses of office,	7,141 48	8,000 00	18,000 00	1,478 64
of other Expenditures,	5,101 68*	2,303 00	7,236 58	36,000 00
of Cash received for fire risks not terminated, required to re-insure all outstanding risks,	57,684 43	-	4,002 03	10,773 53
of Premium Notes on risks not terminated,	28,842 21	-	29,330 38	24,142 69
of Delinquent Notes not charged to profit and loss,	-	7,306 50	15,922 24	171,672 12
Highest rate of interest received,	6 per cent.	14,613 01	2,514 10	85,836 06
paid on money borrowed,	6 per cent.	-	-	-
Number of shares of Capital Stock pledged to the Com- pany,	6 per cent.	-	-	6 per cent.
Balance to credit of profit and loss account,	6 per cent.	-	-	-
to debit of profit and loss account,	\$36,231 34	\$10,215 86	\$34,700 24	\$209,017 73
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for,	28	-	-	-
Amount of capital consisting of Stockholders' Notes,	-	-	-	\$21,003 82
	-	-	-	7
	-	-	-	-

* Commissions, re-insurance and return premiums.

† Including other unpaid premiums.

‡ Return premiums, re-insurance and commissions.

	TRADERS' AND MECHANICS', Lowell.	UNITED STATES, Boston.	WASHINGTON, Boston.	WESTERN MASSACHUSETTS, Pittsfield.
Amount of Capital actually paid in,	\$50,000 00	\$200,000 00	\$300,000 00	\$150,000 00
Number of Shares,	500	4,000	3,000	1,500
Par value of each share,	\$100 00	\$50 00	\$100 00	\$100 00
Amount of Fire Risks outstanding,	1,180,423 00	405,050 00	1,206,018 00	9,336,942 00
of Marine Risks outstanding,	-	922,392 00	4,779,377 00	-
of United States Stocks and Treasury Notes,	4,287 20	-	10,000 00	-
of State Stocks,	-	-	-	-
of Bank Stocks, (market value,)	21,330 00	130,087 00	187,133 00	40,275 00
of Railroad Stocks, (market value,)	500 00	24,807 50	40,662 50	16,380 00
of Railroad Bonds, (market value,)	-	8,100 00	300 00	-
of Real Estate, (cash value,)	-	-	8,000 00	-
of Cash on hand and in bank,	-	-	25,186 49	-
in hands of agents,	936 33	6,242 15	-	4,059 48
loaned on mortgage of real estate,	1,262 15	-	-	14,580 26
on collateral,	29,944 97	2,500 00	88,900 00	99,601 41
without collateral,	11,557 00	-	7,300 00	7,500 00
of all other investments and debts due the Com- pany,	-	-	-	14,874 03a
of Premium Notes on risks terminated,	4,730 00	11,900 00†	5,348 40	12,442 26b
of Borrowed Money,	-	10,581 98	64,843 52	-
of Losses ascertained and unpaid,	-	-	-	18,000 00c
claimed and unpaid,	-	-	-	-
reported, upon which the liability of the Company is not determined,	1,456 00	1,100 00	27,450 00	6,930 29
of all other claims against the Company,	-	-	34,800 00	6,400 00d
of Cash received for premiums on fire risks,	200 00	-	600 00||	-
marine risks,	11,841 47	1,385 04	8,788 13	112,058 37
	-	2,760 65	-	-

Amount of Notes received for premiums on fire risks, . . .	-	-	-	-	-
of Cash received for interest, . . .	-	-	-	-	-
of Income from all other sources, . . .	2,694 41	37,996 34	320,404 51	-	-
of Fire Losses paid the last year, . . .	1,855 75*	13,636 05	7,171 35	-	-
of Marine Losses paid the last year, . . .	4,615 31	-	15,986 50§	10,029 43	-
of Dividends paid the last year, . . .	-	-	6,757 72	114,280 51	-
of Expenses of office, . . .	3,988 00	48,041 32	281,334 70	-	-
of other Expenditures, . . .	1,556 65	16,000 00	30,000 00	12,000 00	-
of Cash received for fire risks not terminated, . . .	826 37†	6,640 11	12,909 70	5,375 00	-
required to re-insure all outstanding risks, . . .	13,723 73	-	197 00	4,581 40	-
of Premium Notes on risks not terminated, . . .	6,861 86	1,180 54	5,948 08	103,837 48	-
of Delinquent Notes not charged to profit and loss, . . .	-	32,836 78	125,328 97	51,918 74	-
Highest rate of interest received, . . .	7 ³ / ₁₀ per cent.	500 00	244,709 86	-	-
paid on money borrowed, . . .	-	6 per cent.	5,000 00¶	6 per cent.	6 per cent.
Number of shares of Capital Stock pledged to the Company, . . .	-	-	6 per cent.	-	-
Balance to credit of profit and loss account, . . .	\$24,858 89	\$8,784 56	\$100,028 03	-	-
to debit of profit and loss account, . . .	-	-	-	-	-
Number of shares of Capital Stock owned by the Company, or not subscribed for, . . .	-	-	-	-	-
Amount of capital consisting of Stockholders' Notes, . . .	-	-	-	-	-

* Dividends.

† Commissions.

‡ Including loan on bottomry.

§ Premium note for re-insurance.

§ Dividends on Bank and Railroad Stocks.

¶ Estimated as bad debts.

a With one or more endorser.

c Borrowed on Pittsfield Bank Stock.

d The Secretary reports that the Company will not have to pay more than 42 per cent. of this amount.

A G G R E G A T E.

Amount of Capital actually paid in,	\$6,557,400 00
of Fire Risks outstanding,	126,101,635 37
of Marine Risks outstanding,	39,265,893 00
of United States Stocks and Treasury Notes,	286,937 40
of State Stocks,	144,968 40
of Bank Stocks, (market value,)	4,458,021 00
of Railroad Stocks, (market value,)	792,738 25
of Railroad Bonds, (market value,)	193,861 00
of Real Estate, (cash value,)	356,722 91
of Cash on hand and in bank,	470,350 15
due from agents,	84,348 51
loaned on mortgages of real estate,	1,611,687 65
on collateral,	706,951 31
without collateral,	279,779 52
of all other investments and debts due the Com- pany,	255,017 39
of Premium Notes on risks terminated,	274,684 06
of Borrowed Money,	79,178 23
of Losses ascertained and unpaid,	2,755 60
claimed and unpaid,	156,299 19
reported, upon which the liability of the Company is not determined,	344,001 94
of all other claims against the Company,	22,540 53
of Cash received for premiums on fire risks,	1,283,325 80
marine risks,	710,304 66
of Notes received for premiums on fire risks, marine risks,	1,539,136 04
of Cash received for interest,	529,478 14
of Income from all other sources,	120,971 84
of Fire Losses paid the last year,	963,266 02
of Marine Losses paid the last year,	1,500,605 80
of Dividends paid the last year,	1,041,739 00
of Expenses of office,	246,748 60
of other Expenditures,	206,715 11
of Cash received for fire risks not terminated, required to re-insure all outstanding risks,	1,270,397 41
of Premium Notes on risks not terminated,	1,241,284 22
of Delinquent Notes not charged to profit and loss,	1,219,171 14
.	35,015 47
Highest rate of interest received,	8 per cent.
paid on money borrowed,	6 per cent.
Number of shares of Capital Stock pledged to the Com- pany,	586
Balance to credit of profit and loss account,	\$2,789,919 80
to debit of profit and loss account,	387,637 10
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for,	7
Amount of capital consisting of Stockholders' Notes,	- -

REMARKS.

AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated, June 12, 1818—Charter expires, 1878.]

J. INGERSOLL BOWDITCH, *President.*

Secretary, A. C. DORR.

United States Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
3 United States 1873, 10 per ct., .	\$5,000	\$15,000	\$5,000	\$15,000
5 “ “ 1873, 10 “ .	1,000	5,000	1,000	5,000
		<hr/>		<hr/>
		\$20,000		\$20,000

Bank Stocks:—

300 shares Atlas Bank,	\$100	\$30,000	\$041 $\frac{1}{2}$	\$28,350
444 “ Boston Bank,	50	22,200	56	24,864
250 “ Bay State, Lawrence, . .	75	18,750	75	18,750
308 “ Columbian Bank, Boston, .	100	30,800	100	30,800
45 “ Eagle Bank, Boston, . .	100	4,500	45	4,275
170 “ Globe Bank, “	100	17,000	103	17,510
95 “ Hamilton Bank, “	100	9,500	112	10,640
2 “ Massachusetts Bank, Boston, .	250	500	250	500
200 “ Merchants' Bank, Boston, .	100	20,000	82 $\frac{1}{2}$	16,400
173 “ New England Bank, Boston, .	100	17,300	100	17,300
220 “ Railroad Bank, Lowell, . .	75	16,500	75	16,500
100 “ Suffolk Bank, Boston, . .	100	10,000	115	11,500
228 “ State Bank, “	60	13,680	60	13,680
280 “ Union Bank, “	100	28,000	104	29,120
		<hr/>		<hr/>
		\$238,730		\$240,189

Railroad Stocks:—

20 shares Boston and Lowell Railroad, .	\$500	\$10,000	\$460	\$9,200
239 “ Boston and Worcester “ . .	100	23,900	103 $\frac{3}{4}$	24,796 $\frac{1}{4}$
275 “ Boston and Providence R. R., .	100	27,500	100 $\frac{3}{4}$	27,706 $\frac{1}{4}$
26 “ Nashua and Lowell Railroad, . .	100	2,600	105 $\frac{1}{4}$	2,736 $\frac{1}{2}$
66 “ Taunton Branch “	100	6,600	100	6,600
130 “ Western Railroad,	100	13,000	107 $\frac{1}{4}$	13,942 $\frac{1}{2}$
		<hr/>		<hr/>
		\$83,600		\$84,981 $\frac{1}{2}$

Railroad Bonds:—

	Par value per share.	Par value.	Market value per share.	Market value.
19 Bonds Philadelphia, Wilmington and Baltimore,	\$.500	\$9,500	\$455	\$8,645

Other Investments:—

5 shares Boston Manufac'g Company, .	\$.700	\$3,500	\$600	\$3,000
12 " Hamilton " "	1,000	12,000	737	8,844
5 " Lawrence " "	1,000	5,000	725	3,625
10 " Merrimac " "	1,000	10,000	965	9,650
6 " Tremont " "	1,000	6,000	675	4,050
30 " Relief Steam-boat Company,				500
50 " Union Steam-ship " . 100		5,000	100	5,000
2 certificates of Scrip of Atlantic Mutual Insurance Company,		230		230
		<hr/> \$41,730		<hr/> \$34,899

Assets of the Company, November 1, 1861:—

United States stocks, (market value,) . . .	\$20,000 00	
Bank stocks, (market value,) . . .	240,189 00	
Railroad stocks, (market value,) . . .	84,981 50	
Railroad bonds, (market value,) . . .	8,645 00	
Other investments,	34,899 00	
Real Estate,	40,000 00	
Cash in bank,	34,719 22	
Cash in office,	289 59	
Due from agents,	1,208 33	
Loaned on collateral,	18,699 42	
Loaned to manufacturing corporations without collateral,	59,387 95	
Loaned to others without collateral, . . .	7,000 00	
Premium notes on risks terminated, . . .	18,011 76	
Premium notes on risks not terminated, . .	66,213 39	
	<hr/>	\$634,244 16

Liabilities:—

Losses claimed and unpaid,	\$2,256 86	
Losses reported, upon which the liability of the Company is not determined, . . .	28,000 00	
All other claims against the Company, . .	7,028 43	
Re-insurance at 50 per cent.,	43,268 64	
	<hr/>	80,553 93
		<hr/> \$553,690 23
Deduct paid-up capital,		300,000 00
		<hr/>
Balance of surplus,		\$253,690 23

BAY STATE FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated, March 20, 1860.]

CHARLES L. PUTNAM, *President*.*Secretary*, EDWARD R. WASHBURN.

United States Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
7 $\frac{3}{10}$ per cent. Treasury Notes,	\$5,000		\$5,000

City Stocks :—

Boston 5 per cent.,		\$5,000		\$5,000
-------------------------------	--	---------	--	---------

Bank Stocks :—

95 shares City Bank, Worcester, . . . \$100	\$9,500	\$100	\$9,500
35 " Quinsigamond B'k, Worcester, . . . 100	3,500	100	3,500
35 " Central Bank, Worcester, . . . 100	3,500	100	3,500
55 " Leicester Bank, Leicester, . . . 100	5,500	100	5,500
50 " Framingham B'k, Framingham, . . . 100	5,000	100	5,000
10 " Southbridge B'k, Southbridge, . . . 100	1,000	100	1,000
60 " Bank of Republic, Boston, . . . 100	6,000	90	5,400
8 " Safety Fund Bank, " . . . 100	800	91	728
19 " Webster Bank, " . . . 100	1,900	90	1,710
21 " Bank of Commerce, " . . . 100	2,100	91	1,911
12 " Eagle Bank, " . . . 100	1,200	95	1,140
15 " Hide and Leather B'k, Boston, . . . 100	1,500	90	1,350
10 " Revere Bank, Boston, . . . 100	1,000	90	900
12 " National Bank, " . . . 100	1,200	87	1,044
18 " Market Bank, " . . . 70	1,260	84 $\frac{1}{2}$	1,521
12 " Atlas Bank, " . . . 100	1,200	94 $\frac{1}{2}$	1,134
	<hr/>		<hr/>
	\$46,160		\$44,838

Railroad Stocks :—

47 shares Boston and Worcester R. R., . \$100	\$4,700	\$103 $\frac{3}{4}$	\$4,866 $\frac{1}{4}$
50 " Fitchburg Railroad, . . . 100	5,000	93 $\frac{1}{2}$	4,675
	<hr/>		<hr/>
	\$9,700		\$9,541 $\frac{1}{4}$

Railroad Bonds :—

Norwich and Worcester Railroad Bonds,	\$9,000		\$9,000
---------------------------------------	---------	--	---------

Assets of the Company, November 1, 1861 :—

United States stocks,	\$5,000 00
City stocks,	5,000 00
Bank stocks,	44,838 00
	<hr/>
Amount carried forward,	\$54,838 00

<i>Amount of Assets brought forward,</i>	.	\$54,838	00	
Railroad stocks,	.	9,541	25	
Railroad bonds,	.	9,000	00	
Cash on hand,	.	13,221	87	
Due from agents,	.	410	12	
Loaned on mortgage of real estate,	.	1,600	00	
Loaned on bank stocks as collateral,	.	16,000	00	
Other investments,	.	1,451	80	
				\$106,063 04

Liabilities:—

Losses due and unpaid,	.	\$1,055	60	
Re-insurance at 50 per cent.,	.	2,425	32	
				3,480 92
				\$102,582 12

Paid-up capital,	.	\$104,300	00	
Net assets,	.	102,582	12	
Balance against the Company, .	.	\$1,717	88	

BEVERLY INSURANCE COMPANY, BEVERLY.

[Incorporated, March 30, 1852—Charter expires, 1872.]

MICHAEL WHITNEY, *President.**Secretary,* ROBERT G. BENNETT.

Bank Stocks owned by the Company:—

		Par value per share.	Par value.	Market value per share.	Market value.
20 shares	Revere Bank, Boston,	. \$100	\$2,000	\$90	\$1,800
10 "	Maverick Bank, "	. 100	1,000	82	820
7 "	Granite Bank, "	. 100	700	97	679
5 "	Hide and Leather B'k, Boston,	100	500	90	450
26 "	Mercantile Bank, Salem,	. 100	2,600	100	2,600
23 "	Naumkeag Bank, "	. 100	2,300	100	2,300
40 "	Merchants' Bank, "	. 50	2,000	50	2,000
20 "	Village Bank, Danvers, .	. 100	2,000	100	2,000
10 "	Andover Bank, Andover,	. 100	1,000	100	1,000
10 "	Grand Bank, Marblehead,	. 100	1,000	100	1,000
16 "	Beverly Bank, Beverly, .	. 62½	1,000	62½	1,000
			\$16,100		\$15,649

Railroad Bonds:—

\$1,500	Eastern Railroad Bonds,	.	. \$100	\$1,500	\$96	\$1,440
---------	-------------------------	---	---------	---------	------	---------

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,)	\$15,649 00	
Railroad bonds, (market value,)	1,440 00	
Cash on hand,	95 49	
Loaned on mortgage of real estate,	4,822 44	
Loaned on collateral,	3,350 00	
Loaned without collateral,	250 00	
Other investments,	200 00	
Premium notes on risks terminated,	3,978 98	
Premium notes on risks not terminated, . . .	7,476 81	
		<u>\$37,262 72</u>

Liabilities:—

Losses claimed and unpaid,	\$1,667 00	
Losses reported, upon which the liability of the Company is not determined,	2,800 00	
All other claims,	392 10	
Re-insurance at 50 per cent.,	3,846 92	
		<u>8,706 02</u>
		<u>\$28,556 70</u>

Paid-up capital, \$30,000 00

Net assets, 28,556 70

Balance against the Company, . . \$1,443 30

BOSTON INSURANCE COMPANY, BOSTON.

[Incorporated, February 11, 1823—Charter expires, 1863.]

P. W. FREEMAN, *President.**Secretary,* HENRY WASHBURN.

Bank Stocks owned by the Company:—

		Par value per share.	Par value.	Market value per share.	Market value.
250 shares	Merchants' Bank,	\$100	\$25,000	\$82½	\$20,625
230 "	New England Bank,	100	23,000	100	23,000
220 "	Shoe and Leather Dealers B'k,	100	22,000	110	24,200
200 "	Suffolk Bank,	100	20,000	115	23,300
200 "	Union Bank,	100	20,000	104	20,800
200 "	Globe Bank,	100	20,000	103	20,600
170 "	Bay State Bank, Lawrence,	75	12,750	75	12,750
150 "	Hide and Leather Bank,	100	15,000	90	13,500
150 "	Atlas Bank,	100	15,000	91½	14,175
150 "	City Bank,	100	15,000	95	14,250
180 "	Railroad Bank, Lowell,	75	13,500	75	13,500
200 "	State Bank,	60	12,000	60	12,000
128 "	Webster Bank,	100	12,800	90	11,520
			<u>\$226,050</u>		<u>\$224,220</u>
	<i>Amounts carried forward,</i>				

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>	.	\$226,050		\$224,220
70 shares Hamilton Bank,	. . . 100	7,000	97	6,790
60 " Tremont Bank,	. . . 100	6,000	104½	6,270
24 " Bank of Commerce,	. . . 100	2,400	91	2,184
12 " Columbian Bank,	. . . 100	1,200	100	1,200
		<hr/>		<hr/>
		\$242,650		\$240,664
Railroad Stocks:—				
150 shares Boston and Providence R. R.,	\$100	\$15,000	\$100¾	\$15,112½
150 " Taunton Branch Railroad,	. 100	15,000	100	15,000
150 " Old Colony Railroad,	. . 100	15,000	98	14,700
150 " Boston and Maine Railroad,	. 100	15,000	102¼	15,337½
150 " Western Railroad,	. . 100	15,000	107¼	16,087½
120 " Boston and Worcester R. R.,	100	12,000	103¾	12,450
190 " Connecticut River Railroad,	. 100	19,000	79	15,010
20 " Boston and Lowell Railroad,	. 500	10,000	460	9,200
		<hr/>		<hr/>
		\$116,000		\$112,897½
Railroad Bonds:—				
4 \$1,000 certificates of Western Railroad, pay- able 1875,	. . . . .	\$4,000		\$4,000
Other Investments:—				
Union Steam-ship Company,	. . . . .	\$5,000*		
Relief Steam-boat Company,	. . . . .	100*		
		<hr/>		
		\$5,100		
Assets of the Company, November 1, 1861:—				
Bank stocks, (market value,)		\$240,664 00		
Railroad stocks, (market value,)		112,897 50		
Railroad bonds, (market value,)		4,000 00		
Cash on hand,		23,197 90		
Loaned on mortgage of real estate,		7,500 00		
Loaned on collateral,		3,910 00		
Other investments,		5,100 00		
Premium notes on risks terminated,		15,642 49		
Premium notes on risks not terminated,		134,512 11		
		<hr/>		<hr/>
				\$547,424 00
Liabilities:—				
Losses claimed and unpaid,		\$38,050 00		
Losses reported upon which the liability of the Company is not determined,		20,400 00		
Re-insurance at 50 per cent.,		69,144 89		
		<hr/>		<hr/>
				127,594 89
				<hr/>
				\$419,829 11
Deduct paid-up capital,				300,000 00
				<hr/>
Balance of surplus,				\$119,829 11

* Market value not known.

BOYLSTON FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated, February 26, 1825—Charter expires, 1865.]

JOSEPH W. BALCH, *President.*

Secretary, pro tem., NOAH S. JENNEY.

United States Stocks owned by the Company:—

	Par value.	
United States $7\frac{3}{10}$ per cent. Treasury Notes,	\$50,000	
State Stocks:—		
4 Certificates Massachusetts State Stock, 6 per cent., .	Par val. \$4,000	Market val. \$4,080
1 " " " " 5 per cent., .	1,000	950
		<hr/> \$5,030

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
1,269 shares Washington Bank, . . . \$100		\$126,900	\$95	\$120,555
150 " Webster Bank, . . . 100		15,000	90	13,500
4 " Massachusetts Bank, . . . 250		1,000	250	1,000
150 " Boston Bank, . . . 50		7,500	56	8,400
478 " State Bank, . . . 60		28,680	60	28,680
200 " Bay State Bank, Lawrence, 75		15,000	75	15,000
266 " Union Bank, . . . 100		26,600	104	27,664
435 " Tremont Bank, . . . 100		43,500	104½	45,457½
225 " Eagle Bank, . . . 100		22,500	95	21,375
140 " Columbian Bank, . . . 100		14,000	100	14,000
10 " Suffolk Bank, . . . 100		1,000	115	1,150
190 " Hide and Leather Bank, . 100		19,000	90	17,100
50 " Continental Bank, . . . 100		5,000	90	4,500
		<hr/> \$325,680		<hr/> \$318,381½
Railroad Stocks:—				
203 shares Western Railroad, . . \$100		\$20,300	\$107¼	\$21,761¾
125 " Boston and Providence R. R., 100		12,500	100¾	12,593¾
73 " Portland, Saco & Portsmouth, 100		7,300	96	7,008
		<hr/> \$40,100		<hr/> \$41,363½

Assets of the Company, November 1, 1861:—

United States stocks, (market value,) . . .	\$50,000 00
State stocks, (market value,) . . .	5,030 00
Bank stocks, (market value,) . . .	318,381 50
Railroad stocks, (market value,) . . .	41,363 50
Cash on hand, . . .	4,991 47
Due from agents, . . .	99 00
Loaned on mortgage of real estate, . . .	61,500 00
Loaned on collateral, . . .	149,433 55
Other investments, . . .	5,656 02
Premium notes on risks terminated, . . .	46,922 29
Premium notes on risks not terminated, . .	198,367 07
<i>Amount of Assets carried forward, .</i>	<hr/> \$881,744 40

<i>Amount of Assets brought forward,</i>	.	.	.	\$881,744 40
Liabilities:—				
Losses reported, upon which the liability of the				
Company is not determined,	.	.	.	\$54,576 00
Re-insurance at 50 per cent,	.	.	.	112,422 72
				<hr/> 166,998 72
				<hr/> \$714,745 68
Deduct paid-up capital,	.	.	.	300,000 00
				<hr/> \$414,745 68

CITY FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, March 15, 1847—Charter expires, 1867.]

SAMUEL P. HEYWOOD, *President.**Secretary,* AUSTIN W. BENTON.

United States Treasury Notes owned by the Company:—

	Par val.	Market val.
\$2,000 $7\frac{3}{10}$ per cent. United States Treasury Notes,	\$2,000	\$2,000

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
75 shares North Bank,	. \$100	\$7,500	\$88	\$6,600
150 " Washington Bank,	. 100	15,000	95	14,250
150 " Bank of North America,	. 100	15,000	92	13,800
60 " Granite Bank,	. 100	6,000	97	5,820
100 " Exchange Bank,	. 100	10,000	105	10,500
40 " Cambridge Market Bank,	. 100	4,000	90	3,600
50 " Cambridge City Bank,	. 100	5,000	97	4,850
10 " Faneuil Hall Bank,	. 100	1,000	102	1,020
60 " Tremont Bank,	. 100	6,000	104 $\frac{1}{2}$	6,270
20 " Howard Bank,	. 100	2,000	84 $\frac{1}{4}$	1,685
70 " Eliot Bank,	. 100	7,000	94	6,580
70 " Blackstone Bank,	. 100	7,000	91	6,370
166 " Safety Fund Bank,	. 100	16,600	91	15,106
50 " Continental Bank,	. 100	5,000	90	4,500
50 " Grocers' Bank,	. 100	5,000	13	650
		<hr/> \$112,100		<hr/> \$101,601

Railroad Bonds:—

Vermont and Massachusetts R. R. Bonds,	\$100	\$5,600	\$86	\$4,816
--	-------	---------	------	---------

Assets of the Company, November 1, 1861:—

Treasury notes,	.	.	.	\$2,000 00
Bank stocks,	.	.	.	101,601 00
Railroad bonds,	.	.	.	4,816 00

Amount carried forward, . . . \$108,417 00

<i>Amount of Assets brought forward,</i>	. \$108,417 00	
Cash on hand,	. . . . .	2,024 79
Due from agents,	. . . . .	690 60
Loaned on mortgage of real estate,	. . . . .	86,500 00
Loaned on collateral,	. . . . .	2,500 00
Loaned on endorsed notes,	. . . . .	3,500 00
		<hr/>
		\$203,632 39

Liabilities:—

Losses reported, upon which the liability of the		
Company is not determined,	. . . . .	\$3,000 00
Unclaimed dividends,	. . . . .	638 00
Re-insurance at 50 per cent.,	. . . . .	11,691 69
		<hr/>
		15,329 69
		<hr/>
		\$188,302 70
Deduct paid-up capital,	. . . . .	150,000 00
		<hr/>
Balance of surplus,	. . . . .	\$38,302 70

CONWAY FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, April 13, 1849—Charter expires, 1877.]

JAS. S. WHITNEY, *President.**Secretary, D. C. ROGERS.*

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
27 shares Conway Bank,	. . . \$100	\$2,700	\$100	\$2,700
18 " Bank of Commerce,	. . . 100	1,800	91	1,638
		<hr/>		<hr/>
		\$4,500		\$4,338

The following stocks are pledged to the Company as security for \$54,828.93 of stockholders' notes.

	Par value per share.	Par value.	Market value per share.	Market value.
251 shares Conway Bank,	. . . \$100	\$25,100	\$99 $\frac{3}{4}$	\$25,025
19 " Greenfield Bank,	. . . 100	1,900	100	1,900
18 " Exchange Bank,	. . . 100	1,800	105	1,890
10 " Bank of North America,	. . . 100	1,000	92	920
5 " Northampton Bank,	. . . 100	500	100	500
61 " Holyoke Bank,	. . . 100	6,100	100	6,100
20 " Mechanics' Bank, Worcester,	. . . 100	2,000	100	2,000
39 " Franklin County Bank,	. . . 100	3,900	100	3,900
20 " Revere Bank,	. . . 100	2,000	90	1,800
12 " American Exch. B'k, N. Y.,	. . . 100	1,200	75	900
4 " Bank, State of New York,	. . . 100	400	75	300
20 " St. Mary's Falls Ship Canal Co.,	. . . 100	2,000	*	2,000
		<hr/>		<hr/>
<i>Amounts carried forward,</i>		\$47,900 00		\$47,235

* Market value not known.

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>	.	\$47,900		\$47,235 00
10 shares Old Colony Railroad,	100	1,000	98	980 00
17 " Boston and Worcester R. R.,	100	1,700	103 $\frac{3}{4}$	1,763 75
4 Bonds, (\$1,000 each,) first mortgage, Peoria and Bureau Valley R. R., Illinois, bearing 8 per cent. interest, . . . . .	.	4,000		3,750 00
Other loans on collaterals, . . . . .	.	—		653 93
		<u>\$54,600</u>		<u>\$54,382 68</u>
Assets of the Company, November 1, 1861:—				
Bank stocks, (market value,) . . . . .	.	\$4,338 00		
Cash on hand, . . . . .	.	1,645 05		
Due from agents, . . . . .	.	6,399 30		
Loaned on mortgage of real estate, . . . . .	.	103,694 65		
Loaned on collateral, . . . . .	.	54,382 68		
Loaned without collateral, . . . . .	.	569 87		
Other investments, including accrued interest, . . . . .	.	21,822 38		
		<u></u>		\$192,851 93
Liabilities:—				
Losses claimed and unpaid, . . . . .	.	\$3,570 00		
Losses reported, upon which the liability of the Company is not determined, . . . . .	.	14,778 00		
Unclaimed dividends, . . . . .	.	64 00		
Borrowed money, . . . . .	.	10,121 00		
Re-insurance at 50 per cent., . . . . .	.	35,230 75		
		<u></u>		60,193 75
				<u>\$132,658 18</u>
Paid-up capital, . . . . .	.	\$150,000 00		
Net assets, . . . . .	.	132,658 18		
		<u></u>		
Balance against the Company, . . . . .	.	\$17,341 82		

DORCHESTER FIRE INSURANCE COMPANY, DORCHESTER.

[Incorporated, February 13, 1853—Charter expires, 1878.]

A. CHURCHILL, *President.**Secretary,* W. F. TEMPLE.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
17 shares State Bank, Boston,	\$60	\$1,020	\$60	\$1,020
10 " Hide and Leather Bank, Boston,	100	1,000	90	900
10 " Merchants' Bank, Boston,	100	1,000	82 $\frac{1}{2}$	825
10 " Bank of Commerce, Boston	100	1,000	91	910
10 " Revere Bank, Boston,	100	1,000	90	900
10 " Atlas Bank, Boston,	100	1,000	94 $\frac{1}{2}$	945
<i>Amounts carried forward,</i>	.	<u>\$6,020</u>		<u>\$5,500</u>

		Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>		.	\$6,020		\$5,500
10 shares	Maverick Bank, Boston, .	100	1,000	82	820
27 "	Boston Bank, Boston, .	50	1,350	56	1,512
5 "	Mt. Vernon Bank, Boston, .	100	500	85	425
40 "	Continental Bank, Boston, .	100	4,000	90	3,600
20 "	Blue Hill Bank, Dorchester, .	100	2,000	100	2,000
10 "	Mattapan Bank, " .	100	1,000	100	1,000
10 "	Mt. Wollaston Bank, Quincy, .	100	1,000	100	1,000
5 "	Quincy Stone Bank, " .	100	500	100	500
10 "	Rockland Bank, Roxbury, .	100	1,000	100	1,000
10 "	Monument Bank, Charlestown, .	100	1,000	100	1,000
15 "	Asiatic Bank, Salem, .	30	450	30	450
5 "	Naumkeag Bank, Salem, .	100	500	100	500
10 "	City Bank, Worcester, .	100	1,000	100	1,000
10 "	Provincetown B'k, Provincetown, .	100	1,000	100	1,000
5 "	Bank of Cape Ann, Gloucester, .	100	500	100	500
10 "	Hopkinton Bank, Hopkinton, .	100	1,000	100	1,000
			<u>\$23,820</u>		<u>\$22,807</u>

Railroad Stocks:—

51 shares	Old Colony Railroad, .	\$100	\$5,100	\$98	\$4,998
20 "	Worcester Railroad, .	100	2,000	103 $\frac{3}{4}$	2,075
10 "	Western Railroad, .	100	1,000	107 $\frac{1}{4}$	1,072 $\frac{1}{2}$
10 "	Boston and Maine Railroad, .	100	1,000	102 $\frac{1}{2}$	1,025
4 "	Lowell and Boston Railroad, .	500	2,000	460	1,840
			<u>\$11,100</u>		<u>\$11,010$\frac{1}{2}$</u>

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,) .	\$22,807 00
Railroad stocks, (market value,) .	11,010 50
Cash on hand, .	1,659 98
Due from agents, .	5,459 71
Loaned on mortgage of real estate, .	38,812 30
Loaned on collateral, .	15,269 58
Loaned without collateral, .	300 00
Accrued interest and office property, .	2,550 00
	<u>\$97,869 07</u>

Liabilities:—

Losses claimed and unpaid, .	\$3,063 00
Losses reported, upon which the liability of the Company is not determined, .	3,000 00
Re-insurance at 50 per cent., .	21,624 60
	<u>27,687 60</u>
	<u>\$70,181 47</u>

Paid-up capital, .	\$96,100 00
Net assets, .	70,181 47
	<u>\$25,918 53</u>
Balance against the Company, .	

ELIOT FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, February 16, 1849—Charter unlimited.]

GEO. A. CURTIS, *President*.*Secretary*, WILLIAM M. LATHROP.

State Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
Massachusetts 6 per cent.,	\$8,000		\$8,080

Bank Stocks:—

400 shares Eliot Bank, . . .	\$100	\$40,000	\$94	\$37,600
40 " Boylston Bank, . . .	100	4,000	103	4,120
80 " State Bank, . . .	60	4,800	60	4,800
20 " Exchange Bank, . . .	100	2,000	105	2,100
40 " Tremont Bank, . . .	100	4,000	104½	4,180
35 " Blackstone Bank, . . .	100	3,500	91	3,185
7 " Eagle Bank, . . .	100	700	95	665
57 " Granite Bank, . . .	100	5,700	97	5,529
80 " Howard Bank, . . .	100	8,000	84½	6,760
91 " Maverick Bank, . . .	100	9,100	82	7,462
100 " North Bank, . . .	100	10,000	88	8,800
50 " Atlantic Bank, . . .	100	5,000	70	3,500
75 " Bank of Commerce, . . .	100	7,500	91	6,825
90 " Bank of North America, . . .	100	9,000	92	8,280
50 " Bank of the Republic, . . .	100	5,000	90	4,500
		<u>\$118,300</u>		<u>\$108,306</u>

Railroad Stocks:—

80 shares Boston and Worcester R. R., .	\$100	\$8,000	\$103¾	\$8,300
100 " Boston and Providence R. R.,	100	10,000	100¾	10,075
75 " Fitchburg Railroad, . . .	100	7,500	93½	7,012½
3 " Boston and Lowell Railroad, .	500	1,500	460	1,380
69 " Western Railroad, . . .	100	6,900	107¼	7,400¼
		<u>\$33,900</u>		<u>\$34,167¾</u>

Railroad Bonds:—

Ogdensburg Railroad bonds, . . .	\$3,000			\$1,800
----------------------------------	---------	--	--	---------

Other Investments:—

City of Boston 6 per cent. scrip, . . .	\$20,000			\$20,600
City of Boston 5 per cent. scrip, . . .	10,000			9,750
	<u>\$30,000</u>			<u>\$30,350</u>

Assets of the Company, November 1, 1861:—

State stocks, (market value,) . . .	\$8,080 00
Bank stocks, (market value,) . . .	108,306 00
Railroad stocks, (market value,) . . .	34,167 75
Railroad bonds, (market value,) . . .	1,800 00

Amount carried forward, . . . \$152,353 75

<i>Amount of Assets brought forward,</i> .		\$152,353 75	
Cash on hand,	.	4,754 22	
Loaned on mortgage of real estate,	.	87,400 00	
Loaned on collateral,	.	24,855 76	
City stocks,	.	30,350 00	
			\$299,713 73
Liabilities:—			
Losses reported, upon which the liability of the			
Company is not determined,	.	\$3,400 00	
Unclaimed dividends,	.	1,290 00	
Re-insurance at 50 per cent.,	.	27,661 12	
			32,351 12
			\$267,362 61
Deduct paid-up capital,	.		200,000 00
Balance of surplus,			\$67,362 61

EQUITABLE MARINE INSURANCE COMPANY, PROVINCETOWN.

[Incorporated, February 10, 1845—Charter expires, 1865.]

THOMAS HILLIARD, *President.**Secretary, N. D. FREEMAN.*

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
120 shares Freeman's Bank, Boston,	\$.100	\$12,000	\$90	\$10,800
60 " Provincetown Bank, Provincetown,	100	6,000	100	6,000
		\$18,000		\$16,800

Assets of the Company, November 1, 1861:—

Bank stocks,	.	\$16,800 00	
Cash on hand,	.	56 64	
Loaned on mortgage of real estate,	.	20,078 00	
Other investments,	.	12,936 00	
Premium notes on risks terminated,	.	4,856 76	
Premium notes on risks not terminated,	.	3,310 73	
			\$58,038 13
Liabilities:—			
Losses due and unpaid,	.	\$500 00	
Losses reported, upon which the liability of the			
Company is not determined,	.	4,000 00	
Borrowed on notes signed by the President and			
Secretary,	.	1,536 73	
Re-insurance at 50 per cent.,	.	1,655 36	
			7,692 09
			\$50,346 04
Deduct paid-up capital,	.		17,000 00
Balance of surplus,			\$33,346 04

FIREMEN'S INSURANCE COMPANY, BOSTON.

[Incorporated, June 10, 1831—Charter expires, 1871.]

THOMAS C. AMORY, *President*.*Secretary*, S. G. ROGERS.

United States Treasury Notes owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
United States 6 per cent. treasury notes,		\$20,000		\$20,000

Bank Stocks:—

180 shares Atlas Bank,	\$100	\$18,000	\$94½	\$17,010
40 “ Bank of Brighton,	100	4,000	100	4,000
100 “ City Bank,	100	10,000	95	9,500
210 “ Columbian Bank,	100	21,000	100	21,000
250 “ Globe Bank,	100	25,000	103	25,750
180 “ Granite Bank,	100	18,000	97	17,460
100 “ Hamilton Bank,	100	10,000	112	11,200
240 “ Merchants' Bank,	100	24,000	82½	19,800
280 “ Market Bank,	70	19,600	66	18,480
100 “ New England Bank,	100	10,000	100	10,000
180 “ North Bank,	100	18,000	88	15,840
120 “ People's Bank,	50	6,000	50	6,000
175 “ Railroad Bank,	75	13,125	75	13,125
27 “ Suffolk Bank,	100	2,700	115	3,105
164 “ State Bank,	60	9,840	60	9,840
155 “ Traders' Bank,	100	15,500	84	13,020
120 “ Tremont Bank,	100	12,000	104½	12,540
150 “ Union Bank,	100	15,000	104	15,600
100 “ Worcester Bank,	100	10,000	100	10,000
		<hr/> \$261,765		<hr/> \$253,270

Railroad Stocks:—

80 shares Boston and Providence R. R.,	\$100	\$8,000	\$100¾	\$8,060
--	-------	---------	--------	---------

Assets of the Company, November 1, 1861:—

United States treasury notes, (market value,)	\$20,000 00
Bank stocks, (market value,)	253,270 00
Railroad stocks, (market value,)	8,060 00
Real estate,	35,000 00
Cash on hand,	5,889 09
Due from agents,	292 10
Loaned on mortgage of real estate,	57,500 00
Loaned on collateral,	56,300 00
Loaned without collateral,	109,000 00
<i>Amount of Assets carried forward,</i>	<hr/> \$545,311 19

<i>Amount of Assets brought forward, .</i>		\$545,311 19
Liabilities:—		
Losses claimed and unpaid,	\$1,081 50	
Losses reported, upon which the liability of the Company is not determined,	335 00	
Borrowed money,	10,500 00	
Re-insurance at 50 per cent.,	45,512 35	
		<u>57,428 85</u>
		\$187,882 34
Deduct paid-up capital,		<u>300,000 00</u>
Balance of surplus,		\$187,882 34

FRANKLIN INSURANCE COMPANY, BOSTON.

[Incorporated, February 10, 1823—Renewed, January 28, 1842—Charter expires, 1863.]

WM. M. BYRNES, *President*.

Secretary, EDMUND B. WHITNEY.

United States Stocks owned by the Company:—

	Par value.	Market value.
Loan of 1842, payable after 1862. Interest 6 pr. ct.,	\$10,000	\$10,000 00

State Stocks:—

Massachusetts State sterling stock, £3,200. Pay- able 1869 and 1870. Interest 5 per cent., .	\$15,360	\$13,478 40
---	----------	-------------

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
400 shares Atlas Bank,	\$100	\$40,000	\$94½	\$37,800
369 " City Bank,	100	36,900	95	35,055
771 " Globe Bank,	100	77,100	103	79,413
62 " Granite Bank,	100	6,200	97	6,014
32 " Merchants' Bank,	100	3,200	82½	2,640
414 " State Bank,	60	24,840	60	24,840
141 " Union Bank,	100	14,100	104	14,564
50 " Webster Bank,	100	5,000	90	4,500
100 " Bay State Bank, Lawrence, .	75	7,500	75	7,500
35 " Falmouth Bank, Falmouth, .	100	3,500	100	3,500
10 " Spicket Falls Bank, Methuen, .	100	1,000	100	1,000
		<u>\$219,340</u>		<u>\$216,826</u>

Railroad Stocks:—

168 shares Boston and Providence R. R.,	\$100	\$16,800	\$100¾	\$16,926
32 " Boston and Worcester R. R.,	100	3,200	103¾	3,320
		<u>\$20,000</u>		<u>\$20,246</u>

Assets of the Company, November 1, 1861 :—

United States stocks, (market value,) . . .	\$10,000 00	
State stocks, (market value,) . . .	13,478 40	
Bank stocks, (market value,) . . .	216,826 00	
Railroad stocks, (market value,) . . .	20,246 00	
Cash on hand, . . .	3,620 65	
Due from agents, . . .	216 00	
Loaned on mortgage of real estate, . . .	4,600 00	
Loaned on collateral, . . .	9,255 07	
Loaned on endorsed notes, . . .	3,274 98	
Other investments, . . .	2,000 00	
Premium notes on risks terminated, . . .	17,569 47	
Premium notes on risks not terminated, . . .	45,879 11	
	<hr/>	\$346,965 68
Liabilities :—		
Losses due and unpaid, . . .	\$1,200 00	
Losses claimed and unpaid, . . .	1,300 00	
Losses reported, upon which the liability of the Company is not determined, . . .	500 00	
Borrowed on Company's note, . . .	7,950 00	
Re-insurance at 50 per cent., . . .	30,356 17	
	<hr/>	41,306 17
		<hr/>
		\$305,659 51
Deduct paid-up capital, . . .		300,000 00
		<hr/>
Balance of surplus, . . .		\$5,659 51

GLOUCESTER MARINE INSURANCE COMPANY, GLOUCESTER.

[Incorporated, March 5, 1847—Charter expires, 1867.]

FREDERICK G. LOW, *President*.*Secretary*, ALFRED PRESSON.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
25 shares Bank of Cape Ann, . . .	\$.100	\$2,500	\$100	\$2,500
36 " Gloucester Bank, . . .	100	3,600	100	3,600
44 " Tremont Bank, Boston, . . .	100	4,400	104½	4,598
42 " Atlas Bank, Boston, . . .	100	4,200	94½	3,969
12 " Granite Bank, Boston, . . .	100	1,200	97	1,164
		<hr/>		<hr/>
		\$15,900		\$15,831

Railroad Stocks :—

97 shares Eastern Railroad, . . .	\$.100	\$9,700	\$57¾	5,601¾
40 " Western Railroad, . . .	100	4,000	107¼	4,290
10 " Boston and Providence R. R., .	100	1,000	100¾	1,007½
		<hr/>		<hr/>
		\$14,700		\$10,899¼

Railroad Bonds :—

Eastern Railroad bonds, . . .		\$2,000		\$1,920
-------------------------------	--	---------	--	---------

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,)	\$15,831 00	
Railroad stocks, (market value,)	10,899 25	
Railroad bonds, (market value,)	1,920 00	
Cash on hand,	3,522 93	
Loaned on mortgage of real estate,	14,800 00	
Loaned on collateral,	5,663 24	
Loaned without collateral,	364 53	
Premium notes on risks terminated,	6,545 72	
Premium notes on risks not terminated,	6,222 25	
	<hr/>	\$65,768 92

Liabilities:—

Losses claimed and unpaid,	\$4,398 17	
Unclaimed dividends,	986 00	
Re-insurance at 50 per cent.,	3,111 13	
	<hr/>	8,495 30
		<hr/>
		\$57,273 62
Deduct paid-up capital,		50,000 00
		<hr/>
Balance of surplus,		\$7,273 62

HAMPDEN FIRE INSURANCE COMPANY, SPRINGFIELD.

[Incorporated, April 14, 1851—Charter expires, 1879.]

JOSEPH C. PYNCHON, *President*.*Secretary*, CHARLES MARSH.

United States Stocks owned by the Company:—

	Par val.	Market val.
United States treasury notes 7 $\frac{3}{10}$ pr. ct.,	\$700	\$700
Bank stocks:—		

		Par value per share.	Par value.	Market value per share.	Market value.
208 shares	Pynchon Bank, Springfield, .	\$100	\$20,800	\$100	\$20,800
142 "	John Hancock B'k, "	. 100	14,200	100	14,200
63 "	Springfield Bank, "	. 100	6,300	100	6,300
27 "	Chicopee Bank, "	. 100	2,700	100	2,700
63 "	Agawam Bank, "	. 100	6,300	100	6,300
50 "	City Bank, Worcester, .	. 100	5,000	100	5,000
20 "	Hampshire Manuf. B'k, Ware, 100		2,000	100	2,000
15 "	Hampden Bank, Westfield, .	100	1,500	100	1,500
15 "	Blackstone Bank, Uxbridge, .	100	1,500	100	1,500
10 "	Hadley Falls Bank, Holyoke, 100		1,000	100	1,000
8 "	Leicester Bank, Leicester, .	100	800	100	800
5 "	Lee Bank, Lee, . . .	. 100	500	100	500
5 "	Monson Bank, Monson, .	. 100	500	100	500
55 "	Bank of Commerce, Boston, .	100	5,500	91	5,005
32 "	Howard Bank, Boston, .	. 100	3,200	84½	2,704
15 "	National Bank, " .	. 100	1,500	87	1,305
<i>Amounts carried forward, .</i>			<i>\$73,300</i>		<i>\$72,114</i>

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>	.	\$73,300		\$72,114
10 shares Atlas Bank, Boston, . . .	100	1,000	\$94½	945
2 " Eliot Bank, " . . .	100	200	94	188
70 " Continental Bank, New York, . . .	100	7,000	63	6,510
35 " Importers' and Traders' Bank, New York, . . .	100	3,500	78	2,730
30 " American Exchange Bank, New York, . . .	100	3,000	75	2,250
20 " Ocean Bank, New York, . . .	50	1,000	70	1,400
		<u>\$89,000</u>		<u>\$86,137</u>
Railroad Stocks:—				
5 shares Hartford and New Haven R. R.,	\$100	\$500	\$133	\$665
5 " Western Railroad, . . .	100	500	107¼	536¼
17 " Connecticut River Railroad, . . .	100	1,700	79	1,343
62 " Watertown and Rome Railroad, . . .	100	6,200	60	3,720
30 " Michigan Southern Railroad, . . .	100	3,000	15	450
		<u>\$11,900</u>		<u>\$6,714¼</u>
Railroad Bonds:—				
		Par val.		Market val.
3 Watertown and Rome Railroad bonds, . . .	.	\$1,200		\$1,200
1 Cleveland and Pittsburg, . . .	.	1,000		770
		<u>\$2,200</u>		<u>\$1,970</u>
Other Investments:—				
3 Union County 7 per cent bonds, . . .	.	\$3,000		\$3,000
15 shares Springfield Bridge, . . .	.	1,500		1,950
		<u>\$4,500</u>		<u>\$4,950</u>
Assets of the Company, November 1, 1861:—				
United States treasury notes, (market value,)		\$700 00		
Bank stocks, (market value,) . . .		86,137 00		
Railroad stocks, (market value,) . . .		6,714 25		
Railroad bonds, (market value,) . . .		1,970 00		
Other investments, . . .		8,731 29		
Real estate, . . .		13,277 85		
Cash on hand, . . .		1,471 76		
Due from agents, . . .		13,547 14		
Loaned on mortgage of real estate, . . .		55,000 00		
Loaned on collateral, . . .		1,800 00		
Loaned without collateral, . . .		792 70		
		<u></u>		\$190,141 99
Liabilities:—				
Losses reported, upon which the liability of the Company is not determined, . . .		\$11,506 00		
Borrowed money, . . .		8,000 00		
Re-insurance at 50 per cent., . . .		40,772 63		
		<u></u>		60,278 63
				<u>\$129,863 36</u>

Paid-up capital,	\$150,000 00
Net assets,	129,863 36
Balance against the Company, . .	<u>\$20,136 64</u>

HOWARD FIRE INSURANCE COMPANY, LOWELL.

[Incorporated, January 31, 1848—Charter expires, 1873.]

NATHAN ALLEN, *President*.*Secretary, J. W. DANIELS.*

United States Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
5 U. S. bonds, 6 per cent., due 1881,	\$1,000	\$5,000	\$945	\$4,725

Bank Stocks:—

132 shares Appleton Bank,	\$100	\$13,200	\$100	\$13,200
10 " Prescott Bank,	100	1,000	100	1,000
15 " Lowell Bank,	100	1,500	100	1,500
50 " Pemberton Bank, Lawrence, 100	100	5,000	100	5,000
20 " Bay State Bank, "	75	1,500	75	1,500
50 " Bank of Commerce, Boston, . 100	100	5,000	91	4,550
50 " Bank of N. America, "	100	5,000	92	4,600
50 " Howard Bank, Boston,	100	5,000	84½	4,225
50 " Safety Fund Bank, Boston, . 100	100	5,000	91	4,550
20 " Eliot Bank, Boston,	100	2,000	94	1,880
		<u>\$44,200</u>		<u>\$42,005</u>

Railroad Stocks:—

80 shares Lowell and Lawrence R. R., . \$100	\$8,000	\$100	\$8,000
32 " Stony Brook Railroad, 100	3,200	100	3,200
	<u>\$11,200</u>		<u>\$11,200</u>

Other Investments:—

10 shares Merrimac Manuf. Company,			
Lowell,	\$1,000	\$10,000	\$975
22 " Washington Mills, Lawrence, . 100	2,200	50	1,100
		<u>\$12,200</u>	<u>\$10,850</u>

Assets of the Company, November 1, 1861:—

United States treasury notes, (market value,)	\$4,725 00
Bank stocks, (market value,)	42,005 00
Railroad stocks, (market value,)	11,200 00
Cash on hand,	1,529 40
Due from agents,	1,211 70
Loaned on mortgage of real estate,	54,984 96
Amount carried forward,	<u>\$115,656 06</u>

<i>Amount of Assets brought forward,</i>	. \$115,656 06	
Loaned on collateral,	. . . . . 20,736 35	
Other investments,	. . . . . 10,850 00	
		<u>\$147,242 41</u>
Liabilities :—		
Losses reported upon which the liability of the		
Company is not determined,	. . . . . \$5,000 00	
Unclaimed dividends,	. . . . . 845 00	
Re-insurance at 50 per cent.,	. . . . . 11,970 35	
		<u>17,815 35</u>
		\$129,427 06
Deduct paid-up capital,	. . . . . 106,100 00	
		<u>\$23,327 06</u>
Balance of surplus,	. . . . .	\$23,327 06

LYNN MECHANICS' FIRE AND MARINE INSURANCE COMPANY.

[Incorporated, July 23, 1833—Charter expires, 1873.]

M. C. PRATT, *President*.

Secretary, AMOS RHODES.

United States Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
7 $\frac{8}{10}$ per cent. treasury notes,	\$5,000		\$5,000

State Stocks :—

Massachusetts loan,	\$5,000		\$5,000
---------------------	-----------	---------	--	---------

Bank Stocks :—

188 shares Lynn Mechanics' Bank,	. \$100	\$18,800	\$100	\$18,800
47 " City Bank of Lynn,	. . 100	4,700	100	4,700
30 " Laighton Bank, Lynn,	. . 100	3,000	100	3,000
128 " Shoe and Leather B'k, Lynn,	100	12,800	100	12,800
20 " Exchange Bank, Lynn,	. 100	2,000	105	2,100
50 " Bank of the Republic, Boston,	100	5,000	90	4,500
		<u>\$46,300</u>		<u>\$45,900</u>

Assets of the Company, November 1, 1861 :—

United States stocks, (market value,)	. . . . . \$5,000 00	
State stocks, (market value,)	. . . . . 5,000 00	
Bank stocks, (market value,)	. . . . . 45,900 00	
Cash on hand,	. . . . . 6,133 00	
Loaned on mortgage of real estate,	. . . . . 1,200 00	
Loaned on collateral,	. . . . . 1,400 00	
Loaned without collateral,	. . . . . 1,493 50	
Premium notes on risks terminated,	. . . . . 2,992 62	
Premium notes on risks not terminated,	. . . . . 3,209 39	
<i>Amount carried forward,</i>	. . . . .	<u>\$72,328 51</u>

<i>Amount of Assets brought forward, .</i>		\$72,328 51
<i>Liabilities :—</i>		
Losses reported, upon which the liability of the		
Company is not determined,	\$229 00	
Other claims,	789 00	
Re-insurance at 50 per cent.,	1,666 06	
		2,684 06
		<hr/>
		\$69,644 45
Deduct paid-up capital,	50,000 00	
		<hr/>
Balance of surplus,		\$19,644 45

MANUFACTURERS' INSURANCE COMPANY, BOSTON.

[Incorporated, February 23, 1822—Charter expires, 1862.]

CHARLES W. CARTWRIGHT, *President.* Secretary, SAMUEL GOULD.

United States Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
United States 7 $\frac{3}{10}$ per cent. bonds, . .		\$20,000		\$20,000

Bank Stocks :—

1,275 shares City Bank,	\$100	\$127,500	\$95	\$121,125
550 " Shoe and Leather Bank, Boston,	100	55,000	110	60,500
500 " Shawmut Bank, Boston, . .	100	50,000	85	42,500
10 " North Bank, "	100	1,000	88	880
43 " Traders' Bank, "	100	4,300	84	3,612
250 " State Bank, "	60	15,000	60	15,000
140 " Granite Bank, "	100	14,000	97	13,580
168 " Eagle Bank, "	100	16,800	95	15,960
151 " Railroad Bank, Lowell, . .	75	11,325	75	11,325
100 " Bay State Bank, Lawrence, .	75	7,500	75	7,500
20 " Market Bank, Boston, . .	70	1,400	66	1,320
60 " New England Bank, Boston, .	100	6,000	100	6,000
		<hr/>		<hr/>
		\$309,825		\$299,302

Railroad Bonds :—

Cheshire Railroad bonds,	\$100	\$102,000	\$92	\$93,840
----------------------------------	-------	-----------	------	----------

Assets of the Company, November 1, 1861 :—

United States bonds, (market value,)	\$20,000 00
Bank stocks, (market value,)	299,302 00
Railroad bonds, (market value,)	93,840 00
	<hr/>
<i>Amount carried forward,</i>	\$413,142 00

<i>Amount of Assets brought forward,</i>		\$413,142 00	
Real estate,		29,446 77	
Cash on hand,		58,381 19	
Loaned on mortgage of real estate,		193,090 45	
Loaned on collateral,		66,706 00	
Loaned on endorsed notes,		11,180 00	
Other investments,		12,000 00	
Premium notes on risks terminated,		2,870 78	
Premium notes on risks not terminated,		129,484 92	
			\$916,302 11
Liabilities :—			
Losses claimed and unpaid,		\$12,000 00	
Re-insurance at 50 per cent.,		98,884 18	
			110,884 18
			\$805,417 93
Deduct paid-up capital,			400,000 00
Balance of surplus,			\$405,417 93

MASSASOIT INSURANCE COMPANY, SPRINGFIELD.

[Incorporated, March 25, 1857—Charter expires, 1877.]

A. W. CHAPIN, *President pro tem.*

Secretary, SANFORD J. HALL.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
211 shares Agawam Bank, Springfield,	\$100	\$21,100	\$100	\$21,100
24 " Chicopee Bank, "	100	2,400	100	2,400
17 " John Hancock Bank, "	100	1,700	100	1,700
39 " Pynchon Bank, "	100	3,900	100	3,900
240 " Springfield Bank, "	100	24,000	100	24,000
5 " Western Bank, "	100	500	25	125
10 " Atlantic Bank, Boston, .	100	1,000	70	700
10 " City Bank, "	100	1,000	95	950
10 " Eagle Bank, "	100	1,000	95	950
30 " Howard Bank, "	100	3,000	84½	2,535
10 " Washington Bank, Boston, .	100	1,000	95	950
37 " Holyoke Bank, Northampton,	100	3,700	100	3,700
8 " Northampton Bank, "	100	800	100	800
50 " Monson Bank, Monson, .	100	5,000	100	5,000
88 " Hadley Falls Bank, Holyoke,	100	8,800	100	8,800
5 " Mechanics' Bank, Worcester,	100	500	100	500
50 " Elm City Bank, New Haven,	100	5,000	100	5,000
10 " Merchants' Exchange, N. Y.,	50	500	45	450
		\$84,900		\$83,560

Railroad Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
77 shares Connecticut River Railroad, .	\$100	\$7,700	\$79	\$6,083
15 “ Boston and Worcester R. R., .	100	1,500	103 $\frac{3}{4}$	1,556 $\frac{1}{4}$
5 “ Western Railroad, . . .	100	500	107 $\frac{1}{4}$	536 $\frac{1}{4}$
		<u>\$9,700</u>		<u>\$8,175$\frac{1}{2}$</u>

Other Investments :—

1 City of Dubuque, (Iowa,) bond,	\$192 44
Office Furniture and Library,	982 39
	<u>\$1,174 83</u>

Assets of the Company, November 1, 1861 :—

Bank stocks, (market value,)	\$83,560 00
Railroad stocks, (market value,)	8,175 50
Cash on hand,	2,641 89
Due from agents,	6,327 85
Loaned on mortgage of real estate,	74,870 00
Loaned on collateral,	2,000 00
Loaned without collateral,	7,424 09
Other investments,	1,174 83
	<u>\$186,174 16</u>

Liabilities :—

Losses claimed and unpaid,	\$13,300 00
Losses reported, upon which the liability of the Company is not determined,	7,725 61
Re-insurance at 50 per cent.,	38,185 13
	<u>59,210 74</u>
	<u>\$126,963 42</u>
Paid-up capital,	\$150,000 00
Net assets,	126,963 42
	<u>\$23,036 58</u>

MERCHANTS' INSURANCE COMPANY, BOSTON.

[Incorporated, December 5, 1816—Charter expires, 1876.]

THOMAS C. SMITH, *President*.*Secretary*, J. C. BRAMAN.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
1,000 shares Eagle Bank,	\$.100	\$100,000	\$95	\$95,000
1,000 “ Merchants' Bank,	100	100,000	82 $\frac{1}{2}$	82,500
		<u>\$200,000</u>		<u>\$177,500</u>
<i>Amounts carried forward,</i>				

		Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>		.	\$200,000		\$177,500
900 shares	Suffolk Bank, . . .	\$100	90,000	\$115	103,500
900 "	Globe Bank, . . .	100	90,000	103	92,700
100 "	New England Bank, . .	100	10,000	100	10,000
100 "	City Bank, . . .	100	10,000	95	9,500
100 "	Shoe and Leather Dealers' Bank, . . .	100	10,000	110	11,000
160 "	Railroad Bank, Lowell, .	75	12,000	75	12,000
100 "	Revere Bank, Boston, .	100	10,000	90	9,000
12 "	Massachusetts Bank, Boston,	250	3,000	250	3,000
			<hr/>		
			\$435,000		\$428,200

Railroad Stocks:—

300 shares	Boston and Maine Railroad, .	\$100	\$30,000	\$102½	\$30,750
240 "	Boston and Providence R. R.,	100	24,000	100¾	24,180
			<hr/>		
			\$54,000		\$54,930

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,) . . .	\$428,200 00	
Railroad stocks, (market value,) . . .	54,930 00	
Real estate, . . .	145,000 00	
Cash on hand, . . .	4,995 15	
Due from agents, . . .	243 60	
Loaned on collateral, . . .	6,350 00	
Loaned without collateral, . . .	1,908 02	
Other investments, . . .	13,210 00	
Premium notes on risks terminated, . .	9,727 88	
Premium notes on risks not terminated, .	30,100 59	
		<hr/>
		\$694,665 24

Liabilities:—

Losses claimed and unpaid, . . .	\$5,000 00	
Unpaid dividends, . . .	2,796 00	
Note payable for re-insurance, . . .	2,851 00	
Re-insurance at 50 per cent., . . .	43,532 12	
		<hr/>
		54,179 12

\$640,486 12

Deduct paid-up capital, . . .	500,000 00
-------------------------------	------------

Balance of surplus, . . .	\$140,486 12
---------------------------	--------------

MERCANTILE MARINE INSURANCE COMPANY, BOSTON.

[Incorporated, February 11, 1823—Charter expires, 1863.]

NATHANIEL MERIAM, *President*.*Secretary*, WILLIAM B. COFFIN.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Atlantic Bank, Boston, .	. \$100	\$10,000	\$70	\$7,000
200 " City Bank, Boston, .	. 100	20,000	95	19,000
200 " Columbian Bank, Boston, .	. 100	20,000	100	20,000
214 " Eagle Bank, Boston, .	. 100	21,400	95	20,330
390 " Globe Bank, Boston, .	. 100	39,000	103	40,176
80 " Hamilton Bank, Boston, .	. 100	8,000	112	8,960
160 " New England Bank, Boston, .	. 100	16,000	100	16,000
200 " North Bank, Boston, .	. 100	20,000	88	17,600
37 " Railroad Bank, Lowell, .	. 75	2,775	75	2,775
266 " State Bank, Boston, .	. 60	15,960	60	15,960
720 " Suffolk Bank, Boston, .	. 100	72,000	115	82,800
282 " Tremont Bank, Boston, .	. 100	28,200	104½	29,469
250 " Union Bank, Boston, .	. 100	25,000	104	26,000
		<hr/>		<hr/>
		\$298,335		\$306,070

Railroad Stocks:—

300 shares Boston and Providence R. R.,	\$100	\$30,000	\$100¾	\$30,225
150 " Portland, Saco and Portsmouth Railroad,	100	15,000	96	14,400
		<hr/>		<hr/>
		\$45,000		\$44,625

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,)	\$306,070 00	
Railroad stocks, (market value,)	44,625 00	
Cash on hand,	22,278 97	
Premium notes on risks terminated,	9,729 55	
Premium notes on risks not terminated,	61,243 46	
	<hr/>	\$443,946 98

Liabilities:—

Losses claimed and unpaid,	\$2,238 48	
Losses reported, upon which the liability of the Company is not determined,	10,000 00	
Unpaid dividends,	430 00	
Re-insurance at 50 per cent.,	30,621 73	
	<hr/>	43,290 21
		<hr/>
		\$400,656 77
Deduct paid-up capital,		300,000 00
		<hr/>
Balance of surplus,		\$100,656 77

NATIONAL INSURANCE COMPANY, BOSTON.

[Incorporated, June 18, 1825—Charter expires, 1865.]

A. H. BEAN, *President*.*Secretary*, GEORGE W. KUHN.

NOTE.—By an Act of the legislature, passed February 20, 1861, the capital of this Company was reduced from \$500,000 to \$300,000. The Act having been accepted by the Stockholders, the Directors *voted* that the amount of reduction should be returned to the Stockholders on the 15th of November, 1861. Since April 1, 1861, the business of the Company has been based upon \$300,000 capital.

Bank Stocks owned by the Company :—

		Par value per share.	Par value.	Market value per share.	Market value.
1,433 shares	Hamilton Bank,	\$.100	\$143,300	\$112	\$160,496
170 "	Shoe and Leather Dealers' Bank,	100	17,000	110	18,700
355 "	State Bank,	60	21,300	60	21,300
184 "	Webster Bank,	100	18,400	90	16,560
150 "	Bay State Bank, Lawrence,	75	3,750	75	3,750
80 "	Atlas Bank,	100	8,000	94½	7,560
70 "	Market Bank,	70	4,900	66	4,620
66 "	Shawmut Bank,	100	6,600	85	5,610
			\$223,250		\$238,596

Railroad Stocks :—

187 shares	Boston and Maine Railroad, .	\$100	\$18,700	\$102½	\$19,167½
160 "	Boston and Providence R. R.,	100	16,000	100¾	16,120
70 "	Boston and Worcester R. R.,	100	7,000	103¾	7,262½
30 "	Portland, Saco and Portsmouth Railroad,	100	3,000	96	2,880
			\$44,700		\$45,430

Other Investments :—

City Scrip,	\$10,000 00
Real estate, (Suffolk Building,)	9,876 49
	<hr/>
	\$19,876 49

Assets of the Company, November 1, 1861 :—

Bank stocks, (market value,)	\$258,596 00
Railroad stocks, (market value,)	45,430 00
Real estate,	9,876 49
Cash in bank,	135,666 83
Cash in office,	286 99
Due from an agent,	253 81
Loaned on mortgage of real estate,"	158,000 00
Loaned on collateral,	30,000 00
Loaned without collateral,	15,303 38
Other investments,	10,000 00
Premium notes on risks terminated,	1,893 00
Premium notes on risks not terminated,	29,839 04
<i>Amount carried forward,</i>	\$695,145 54

<i>Amount of Assets brought forward,</i>		\$695,145 54
<i>Liabilities:—</i>		
Unpaid dividends,	\$3,281 00	
Re-insurance at 50 per cent.,	29,293 07	
		32,574 07
		<u>\$662,571 47</u>
Deduct paid-up capital,		500,000 00
		<u>Balance of surplus,</u>
		\$162,571 47

NEPTUNE INSURANCE COMPANY, BOSTON.

[Incorporated, June 5, 1830—Charter expires, 1870.]

CALEB CURTIS, *President*.*Secretary*, GEORGE F. OSBORNE.

United States Stocks owned by the Company:—

	Par value.	Market value.
United States 6 per cent., 1862,	\$20,000	\$19,400
“ “ treasury notes, 6 per cent.,	13,600	13,600
“ “ “ “ 7 $\frac{3}{10}$ per cent.,	10,000	10,000
	<u>\$43,600</u>	<u>\$43,000</u>

State Stocks:—

Massachusetts 6 per cent., 1864,	\$10,000	\$10,100
“ 6 “ 1866,	6,000	6,060
“ 6 “ 1868,	13,000	13,130
“ 6 “ 1877,	10,000	10,100
“ 5 “ 1873,	5,000	4,350
	<u>\$44,000</u>	<u>\$43,740</u>

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
600 shares Tremont Bank,	\$100	\$60,000	\$104 $\frac{1}{2}$	\$62,700
266 “ Columbian Bank,	100	26,600	100	26,600
500 “ Boston Bank,	50	25,000	56	28,000
200 “ Union Bank,	100	20,000	104	20,800
200 “ New England Bank,	100	20,000	100	20,000
185 “ Eagle Bank,	100	18,500	95	17,575
160 “ Shoe and Leather Dealers’ Bank,	100	16,000	110	17,600
130 “ Merchants’ Bank,	100	13,000	82 $\frac{1}{2}$	10,725
200 “ State Bank,	60	12,000	60	12,000
50 “ Massachusetts Bank,	250	12,500	250	12,500
110 “ City Bank,	100	11,000	95	10,450
		<u>\$234,600</u>		<u>\$238,950</u>
<i>Amounts carried forward,</i>				

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>	.	\$234,600		\$238,950
100 shares Bank of Commerce, . . .	100	10,000	\$91	9,100
90 " Atlantic Bank, . . .	100	9,000	70	6,300
50 " Hamilton Bank, . . .	100	5,000	112	5,600
50 " Suffolk Bank, . . .	100	5,000	115	5,750
60 " Market Bank, . . .	70	4,200	66	3,960
36 " Globe Bank, . . .	100	3,600	103	3,708
100 " Bay State Bank, Lawrence, .	75	7,500	75	7,500
43 " Railroad Bank, Lowell, .	75	3,225	75	3,225
		<hr/>		<hr/>
		\$282,125		\$284,093
Railroad Stocks:—				
113 shares Boston and Providence R. R., \$100		\$11,300	\$102 $\frac{1}{4}$	\$11,554 $\frac{1}{4}$
22 " Boston and Lowell Railroad, . 500		11,000	460	10,120
100 " Western Railroad, . . . 100		10,000	107 $\frac{1}{4}$	10,725
80 " Old Colony & Fall River R. R., 100		8,000	98	7,840
50 " Boston and Maine Railroad, . 100		5,000	100 $\frac{3}{4}$	5,037 $\frac{1}{2}$
		<hr/>		<hr/>
		\$45,300		\$45,276 $\frac{3}{4}$
Railroad Bonds:—				
Dorchester and Milton Branch Railroad bonds, (guaranteed by Old Colony R. R.) . . .		\$16,000		\$16,000
Western Railroad bonds,		15,000		15,000
		<hr/>		<hr/>
		\$31,000		\$31,000
Other Investments:—				
Boston 6 per cent., 1868,		\$5,000		\$5,100
" 5 " 1869,		20,000		19,200
" 5 " 1874,		14,000		13,440
Albany 6 " 1879,		10,000		10,000
Albany Water Loan, 6 per cent., 1876, .		2,000		2,000
		<hr/>		<hr/>
		\$51,000		\$49,740
Assets of the Company, November 1, 1861:—				
United States stocks, (market value,) . . .		\$43,000 00		
State stocks, (market value,)		43,740 00		
Bank stocks, (market value,)		284,093 00		
Railroad stocks, (market value,)		45,276 75		
Railroad bonds, (market value,)		31,000 00		
City stocks, (market value,)		49,740 00		
Cash on hand,		54,550 00		
Loaned on mortgage of real estate, . . .		43,850 00		
Loaned on collateral,		32,000 00		
Loaned without collateral,		36,778 13		
Other investments,		3,500 00		
Premium notes on risks terminated, . . .		36,085 62		
Premium notes on risks not terminated, .		196,711 14		
<i>Amount carried forward,</i>		<hr/>		\$900,324 64

<i>Amount of Assets brought forward,</i>		\$900,324 64
Liabilities :—		
Losses reported, upon which the liability of the		
Company is not determined,	. . . . \$105,000 00	
Re-insurance at 50 per cent.,	. . . . 111,114 72	
		<hr/> 216,114 72
		<hr/> \$684,209 92
Deduct paid-up capital,	. . . . . 300,000 00	
		<hr/> \$384,209 92
Balance of surplus,	. . . . .

NORTH AMERICAN FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, February 23, 1851—Charter expires, 1871.]

ALBERT BOWKER, *President.*

Secretary, CHAS. L. PITTS.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
250 shares Bank of Commerce,	. \$100	\$25,000	\$91	\$22,750
120 " Atlas Bank,	. . . 100	12,000	94½	11,340
50 " Traders' Bank,	. . . 100	5,000	84	4,200
50 " Faneuil Hall Bank,	. . . 100	5,000	102	5,100
100 " Bank of North America,	. . . 100	10,000	92	9,200
125 " National Bank,	. . . 100	12,500	87	10,875
150 " Webster Bank,	. . . 100	15,000	90	13,500
200 " Maverick Bank,	. . . 100	20,000	82	16,400
134 " Columbian Bank,	. . . 100	13,400	100	13,400
25 " City Bank,	. . . 100	2,500	95	2,375
100 " Blackstone Bank,	. . . 100	10,000	91	9,100
50 " Freeman's Bank,	. . . 100	5,000	90	4,500
50 " Granite Bank,	. . . 100	5,000	97	4,850
25 " Globe Bank,	. . . 100	2,500	103	2,575
200 " Merchants' Bank,	. . . 100	20,000	82½	16,500
71 " Eagle Bank,	. . . 100	7,100	95	6,745
50 " Washington Bank,	. . . 100	5,000	95	4,750
50 " Hamilton Bank,	. . . 100	5,000	112	5,600
100 " Shawmut Bank,	. . . 100	10,000	85	8,500
120 " Tremont Bank,	. . . 100	12,000	104½	12,540
100 " Howard Bank,	. . . 100	10,000	84¾	8,475
100 " Hide and Leather Bank,	. . . 100	10,000	90	9,000
		<hr/> \$222,000		<hr/> \$202,275

Railroad Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
20 shares Western Railroad, . . .	\$100	\$2,000	\$107 $\frac{1}{4}$	\$2,145
2 " Boston and Lowell Railroad, . .	500	1,000	460	920
20 " Boston and Worcester R. R., . .	100	2,000	103 $\frac{3}{4}$	2,075
20 " Boston and Providence R. R., . .	100	2,000	100 $\frac{3}{4}$	2,015
5 " Eastern Railroad, . . .	100	500	57 $\frac{3}{4}$	288 $\frac{3}{4}$
142 " Fitchburg Railroad, . . .	100	14,200	93 $\frac{1}{2}$	13,277
		<u>\$21,700</u>		<u>\$20,720$\frac{3}{4}$</u>

Railroad Bonds:—

Eastern Railroad income bonds, 1863, . .	\$4,000	\$4,000
--	---------	---------

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,)	\$202,275 00	
Railroad stocks, (market value,)	20,720 75	
Railroad bonds, (market value,)	4,000 00	
Cash on hand,	6,600 00	
Loaned on mortgage of real estate,	69,118 44	
Loaned on collateral,	11,969 00	
	<u></u>	\$314,683 19

Liabilities:—

Losses reported, upon which the liability of the Company is not determined,	\$3,800 00	
Re-insurance at 50 per cent.,	31,134 13	
	<u></u>	34,934 13
		<u>\$279,749 06</u>
Deduct paid-up capital,		200,000 00
		<u>\$79,749 06</u>

OLD COLONY INSURANCE COMPANY, PLYMOUTH.

[Incorporated, March 6, 1835—Charter expires, 1875.]

WILLIAM NELSON, *President*.*Secretary*, WM. S. DANFORTH.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
37 shares Old Colony Bank, Plymouth, .	\$100	\$3,700	\$100	\$3,700
32 " Plymouth Bank, " . . .	100	3,200	100	3,200
12 " Tremont Bank, Boston, . . .	100	1,200	104 $\frac{1}{2}$	1,254
20 " Boston Bank, " . . .	50	1,000	56	1,120
10 " Exchange Bank, " . . .	100	1,000	105	1,050
40 " Railroad Bank, Lowell, . . .	75	3,000	75	3,000
10 " Massachusetts Bank, Boston, . .	250	2,500	250	2,500
		<u>\$15,600</u>		<u>\$15,824</u>
<i>Amounts carried forward,</i>				

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>	.	\$15,600		\$15,824
15 shares Union Bank, Boston, .	\$.100	1,500	\$104	1,560
13 " Merchants' Bank, Boston, .	100	1,300	82½	1,072½
20 " Market Bank, Boston, .	70	1,400	66	1,320
35 " Wareham Bank, Wareham, .	100	3,500	100	3,500
15 " New England Bank, Boston, .	100	1,500	100	1,500
		<hr/>		<hr/>
		\$24,800		\$24,776½

Railroad Stocks:—

62 shares Old Colony Railroad, .	\$.100	\$6,200	\$98	\$6,076
20 " Boston and Providence R. R., .	100	2,000	100¾	2,015
		<hr/>		<hr/>
		\$8,200		\$8,091

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,)	\$24,776 50	
Railroad stocks, (market value,)	8,091 00	
Real estate,	2,500 00	
Cash on hand,	601 43	
Due from agents,	973 38	
Loaned on mortgage of real estate,	6,638 70	
Loaned on collateral,	1,436 40	
Loaned without collateral,	839 39	
Other investments,	1,372 92	
Premium notes on risks terminated,	9,260 68	
Premium notes on risks not terminated, . .	11,927 38	
	<hr/>	\$68,417 78

Liabilities:—

Losses claimed,	\$1,675 64
Losses reported, upon which the liability of the Company is not determined,	800 00
Other claims,	350 00

Borrowed on the following stocks:—

20 shares Market Bank ; 13 shares Merchants' Bank ; 10 shares Exchange Bank ; 37 shares Old Colony Bank ; 32 shares Plymouth Bank ; 10 shares Massachusetts Bank ; 10 shares New England Bank ; 10 shares Union Bank ; 40 shares Railroad Bank ; 61 shares Old Colony and Fall River Railroad ; 20 shares Boston Bank,	23,070 50	
Re-insurance at 50 per cent.,	9,867 87	
	<hr/>	35,764 01
		<hr/>
Paid-up capital,	\$50,000 00	\$32,653 77
Net assets,	32,653 77	
	<hr/>	

Balance against the Company, . \$17,346 23

PEOPLE'S MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated, March 23, 1847—Charter expires, 1875.]

HENRY CHAPIN, *President.*

Secretary, AUGUSTUS CURRIER.

United States Treasury Notes owned by the Company:—

	Par value.	Market value.
4 treasury notes,	\$2,000	\$2,031 20

Bank Stocks:—

		Par value per share.	Par value.	Market value per share.	Market value.
88 shares	Blackstone Bank, Providence, R. I.,	\$25	\$2,200	\$25	\$2,200
30 "	American Bank, Providence, R. I.,	50	1,500	50	1,500
100 "	Merchants' Bank, Providence, R. I.,	50	5,000	50	5,000
80 "	Bank of Commerce, Provi- dence, R. I.,	50	4,000	50	4,000
25 "	Merchants' Bank, Boston, .	100	2,500	82½	2,062½
50 "	Safety Fund Bank, Boston, .	100	5,000	91	4,550
57 "	Central Bank, Worcester, .	100	5,700	100	5,700
47 "	Quinsigamond B'k, Worcester,	100	4,700	100	4,700
7 "	City Bank, Worcester, . .	100	700	100	700
			<u>\$31,300</u>		<u>\$30,412½</u>

Railroad Bonds:—

5 Worcester and Nashua Railroad bonds,	\$5,000	\$5,000
8 Western Railroad bonds, . . .	8,000	8,320
8 " " " . . .	4,000	4,160
	<u>\$17,000</u>	<u>\$17,480</u>

Assets of the Company, November 1, 1861:—

United States treasury notes, (market value,) .	\$2,031	20
Bank stocks, (market value,)	30,412	50
Railroad bonds, (market value,) . . .	17,480	00
Real estate,	39,801	80
Cash on hand,	5,238	73
Due from agents,	4,544	35
Loaned on mortgage of real estate, . .	59,874	50
Accrued interest on the same, . . .	1,480	00
Loaned on personal security,	33,567	62
Accrued interest on the same,	742	00
	<hr/>	
		\$195,172 70

Liabilities:—

Re-insurance at 50 per cent.,	36,960 75
	<hr/>
	\$158,211 95
Deduct paid-up capital,	100,000 00
	<hr/>
Balance of surplus,	\$58,211 95

PRESCOTT FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated, April 18, 1855—Charter expires, 1883.]

FRANKLIN GREENE, Jr., *President*.*Secretary*, P. E. EDDY.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
40 shares Bank of Commerce, Boston, . \$100		\$4,000	\$91	\$3,640
20 " Blackstone Bank, Boston, . 100		2,000	91	1,820
35 " Mt. Wollaston Bank, Quincy, 100		3,500	100	3,500
6 " Malden Bank, Malden, . 100		600	100	600
100 " Hide and Leather B'k, Boston, 100		10,000	90	9,000
10 " National Bank, Boston, . 100		1,000	87	870
41 " Maverick Bank, " . 100		4,100	82	3,362
60 " Mechanics' Bank, " . 100		6,000	105	6,300
3 " North Bank, " . 100		300	88	264
		<u>\$32,500</u>		<u>\$29,356</u>

Railroad Stocks:—

40 shares Western Railroad, . . . \$100	\$4,000	\$107 $\frac{1}{4}$	\$4,300
30 " Boston and Worcester R. R., . 100	3,000	103 $\frac{3}{4}$	3,112 $\frac{1}{2}$
27 " Boston and Providence R. R., 100	2,700	100 $\frac{3}{4}$	2,720 $\frac{1}{4}$
30 " Boston and Maine Railroad, . 100	3,000	102 $\frac{1}{2}$	3,075
20 " Northern Railroad, . . . 100	2,000	49	980
	<u>\$14,700</u>		<u>\$14,187$\frac{3}{4}$</u>

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,)	\$29,356 00	
Railroad stocks, (market value,) . . .	14,187 75	
Cash on hand,	4,713 62	
Due from agents,	5,097 15	
Loaned on mortgage of real estate, . .	62,157 81	
Loaned on collateral,	20,663 90	
	<u></u>	\$136,176 23

Liabilities:—

Losses claimed and unpaid,	\$4,893 34	
Losses reported, upon which the liability of the Company is not determined,	6,547 33	
Re-insurance at 50 per cent.,	28,842 21	
	<u></u>	40,282 88
		<u>\$95,893 35</u>

Paid-up capital,	\$100,000 00
Net assets,	95,893 35
	<u></u>
Balance against the Company, . .	\$4,106 65

SALEM MARINE INSURANCE COMPANY, SALEM.

[Incorporated, February 6, 1856—Charter expires, 1876.]

JEREMIAH PAGE, *President*.*Secretary*, WILLIAM NORTHEY.

State Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
Massachusetts 5 per cent.,	—	\$10,000	—	\$9,600

Bank Stocks:—

66 shares Merchants' Bank, Salem, .	\$50	\$3,300	\$48	\$3,168
30 " Mercantile Bank, " .	100	3,000	90	2,700
109 " Exchange Bank, " .	66 $\frac{2}{3}$	7,266 $\frac{2}{3}$	63	6,867
147 " Commercial Bank, " .	66 $\frac{2}{3}$	9,800	64	9,408
150 " Naumkeag Bank, " .	100	15,000	95	14,250
80 " North Bank, Boston, .	100	8,000	88	7,040
88 " Granite Bank, " .	100	8,800	97	8,535
100 " Bank of Commerce, Boston, .	100	10,000	91	9,100
100 " Webster Bank, Boston, .	100	10,000	90	9,000
51 " Atlantic Bank, " .	100	5,100	70	3,570
40 " Merchants' Bank, " .	100	4,000	82 $\frac{1}{2}$	3,300
30 " Eliot Bank, Boston, .	100	3,000	94	2,820
12 " Shawmut Bank, Boston, .	100	1,200	85	1,020
16 " National Bank, " .	100	1,600	87	1,392
		<u>\$90,066$\frac{2}{3}$</u>		<u>\$82,170</u>

Assets of the Company, November 1, 1861:—

Massachusetts State stocks, (market value,) .	\$9,600 00	
Bank stocks, (market value,)	82,170 00	
Cash on hand,	10,263 85	
Premium notes on risks terminated, . . .	12,258 48	
Premium notes on risks not terminated, . .	14,613 01	
	<u></u>	\$128,905 34

Liabilities:—

Losses claimed and unpaid,	\$4,000 00	
Losses reported, upon which the liability of the Company is not determined,	2,500 00	
Re-insurance at 50 per cent.,	7,306 50	
	<u></u>	13,806 50
		<u>\$115,098 84</u>
Deduct paid-up capital,		100,000 00
		<u>\$15,098 84</u>

SHOE AND LEATHER DEALERS' FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated, May 3, 1855—Charter unlimited.]

JOHN C. ABBOTT, *President.*

Secretary, C. M. STIMSON.

United States Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
3 years $7\frac{3}{10}$ per cent. treasury notes,	. -	\$10,000	-	\$10,000

State Stocks :—

Mass. 6 per cent. coupon bonds, 1874,	. -	\$5,000	-	\$5,150
" 6 " " " 1876,	. -	5,000	-	5,150
		<hr/>		<hr/>
		\$10,000		\$10,300

Bank Stocks :—

200 shares Bank of the Republic, .	. \$100	\$20,000	\$90	\$18,000
168 " City Bank of Lynn, .	. 100	16,800	100	16,800
117 " Shoe and Leather Dealers' Bank, . . . .	. 100	11,700	110	12,870
100 " Howard Bank, . . . .	. 100	10,000	84 $\frac{1}{2}$	8,450
95 " Eliot Bank, . . . .	. 100	9,500	94	8,930
50 " Safety Fund Bank, . . . .	. 100	5,000	91	4,550
50 " Loughton Bank, Lynn, . . . .	. 100	5,000	95	4,750
50 " Hide and Leather Bank, . . . .	. 100	5,000	90	4,500
32 " Blackstone Bank, . . . .	. 100	3,200	91	2,912
30 " Mechanics' Bank, . . . .	. 100	3,000	105	3,150
25 " Atlas Bank, . . . .	. 100	2,500	94 $\frac{1}{2}$	2,362 $\frac{1}{4}$
20 " Tremont Bank, . . . .	. 100	2,000	104 $\frac{1}{2}$	2,090
16 " New England Bank, . . . .	. 100	1,600	100	1,600
10 " Revere Bank, . . . .	. 100	1,000	90	900
10 " Spicket Falls Bank, Methuen, . . . .	. 100	1,000	100	1,000
8 " State Bank, . . . .	. 60	480	60	480
		<hr/>		<hr/>
		\$97,780		\$93,344 $\frac{1}{2}$

Railroad Stocks :—

20 shares Boston and Lowell Railroad, .	. \$500	\$10,000	\$460	\$9,200
100 " Fitchburg Railroad, . . . .	. 100	10,000	93 $\frac{1}{2}$	9,350
		<hr/>		<hr/>
		\$20,000		\$18,550

Railroad Bonds :—

4 Eastern Railroad income bonds, 1864,		\$4,000		\$4,000
--	--	---------	--	---------

Assets of the Company, November 1, 1861 :—

United States stocks, (market value,)	\$10,000 00
State stocks, (market value,)	10,300 00
Bank stocks, (market value,)	93,344 50
Railroad stocks, (market value,)	18,550 00
	<hr/>

Amount carried forward, . . . \$132,194 50

<i>Amount of Assets brought forward,</i> .		\$132,194 50	
Railroad bonds, (market value,)		4,000 00	
Cash on hand,		7,595 37	
Due from agents,		1,780 34	
Loaned on mortgage of real estate,		22,700 00	
Loaned on collateral,		33,800 00	
Other investments,		25,807 71	
Premium notes on risks terminated,		3,905 90	
			\$231,783 82
<i>Liabilities:—</i>			
Losses claimed and unpaid,		\$4,183 50	
Re-insurance at 50 per cent.,		15,922 24	
			20,105 74
			\$211,678 08
Deduct paid-up capital,			200,000 00
			\$11,678 08
Balance of surplus,			

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY, SPRINGFIELD.

[Incorporated, April 24, 1849—Charter expires, 1869.]

EDMUND FREEMAN, *President.*

Secretary, WILLIAM CONNOR, Jr.

United States Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
\$5,000 U. S. 6 pr. ct. coupon bonds, 1881,	—	\$5,000	—	\$5,000
\$10,000 “ 7 $\frac{3}{10}$ “ treasury notes,	—	10,000	—	10,000
		\$15,000		\$15,000

Bank Stocks:—

23 shares Western Bank, Springfield, .	\$100	\$2,300	\$100	\$2,300
45 “ Chicopee Bank, “ .	100	4,500	100	4,500
10 “ John Hancock B'k, “ .	100	1,000	100	1,000
14 “ Springfield Bank, “ .	100	1,400	100	1,400
108 “ Agawam Bank, “ .	100	10,800	100	10,800
50 “ Pynchon Bank, “ .	100	5,000	100	5,000
50 “ Hadley Falls Bank, Holyoke, .	100	5,000	100	5,000
25 “ Holyoke Bank, Northampton, .	100	2,500	100	2,500
10 “ Monson Bank, Monson, .	100	1,000	100	1,000
70 “ Hamp. Manufac. Bank, Ware, .	100	7,000	100	7,000
148 “ Elm City Bank, New Haven, .	100	14,800	100	14,800
58 “ Bank of Commerce, Boston, .	100	5,800	91	5,278
50 “ Eliot Bank, Boston,	100	5,000	94	4,700

Amounts carried forward, \$66,100 \$65,278

		Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>		.	\$66,100		\$65,278
17 shares	Boylston Bank, Boston, .	100	1,700	\$103	1,751
100 "	Merchants' Bank, " .	100	10,000	82½	8,250
60 "	Atlas Bank, Boston, .	100	6,000	94½	5,670
92 "	Howard Bank, " .	100	9,200	81½	7,774
100 "	Webster Bank, " .	100	10,000	90	9,000
50 "	Bank of Commerce, N. Y., .	100	5,000	76	3,800
50 "	Metropolitan Bank, " .	100	5,000	78	3,900
100 "	American Exchange Bank, New York, . . .	100	10,000	75	7,500
100 "	Continental Bank, N. Y., .	100	10,000	63	6,300
150 "	Importers' and Traders' Bank, New York, . . .	100	15,000	78	11,700
			<hr/> \$148,000		<hr/> \$130,923

Railroad Stocks:—

170 shares	Western Railroad, . . .	\$17,000	\$107¼	\$18,232½
53 "	Worcester and Nashua R. R., .	\$100 5,300	61	3,233
10 "	Connecticut River Railroad, .	100 1,000	79	790
100 "	Boston and Worcester R. R.,	100 10,000	103¾	10,375
100 "	Old Colony and Fall River Railroad, . . .	100 10,000	98	9,800
50 "	Boston and Maine Railroad, .	100 5,000	102½	5,125
100 "	Fitchburg Railroad, . . .	100 10,000	93½	9,350
55 "	Watertown and Rome R. R., .	100 5,500	60	3,300
100 "	New York Central Railroad, .	100 10,000	73	7,300
20 "	Buffalo and Erie Railroad, .	100 2,000	20	400
			<hr/> \$70,500	<hr/> \$67,905½

Railroad Bonds:—

\$1,550	Watertown and Rome Railroad 7 per cent. mortgage bonds, . . .	\$1,550	\$1,550
---------	--	---------	---------

Assets of the Company, November 1, 1861:—

United States stocks, (market value,) . . .	\$15,000 00
Bank stocks, (market value,) . . .	130,923 00
Railroad stocks, (market value,) . . .	67,905 50
Railroad bonds, (market value,) . . .	1,550 00
Real estate,	33,820 00
Cash on hand,	7,624 43
Due from agents,	16,686 09
Loaned on mortgage of real estate, . . .	98,969 02
Loaned on collateral,	3,000 00
Loaned without collateral,	5,838 95
Other investments,	5,682 18

Amount of Assets carried forward, .

 \$386,999 17

<i>Amount of Assets brought forward,</i>	.	.	.	.	\$386,999 17
Liabilities :—					
Losses claimed and unpaid,	.	.	.	.	\$14,184 91
Losses reported, upon which the liability of					
the Company is not determined,	.	.	.	.	11,905 00
Re-insurance at 50 per cent.,	.	.	.	.	85,836 06
					<hr/> 111,925 97
					<hr/> \$275,073 20
Deduct paid-up capital,	.	.	.	.	200,000 00
					<hr/> Balance of surplus,
.	.	.	.	.	\$75,073 20

SUFFOLK FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, February 18, 1859—Charter unlimited.]

JAMES H. LUNT, *President.*

Secretary, EDWARD FOSTER.

United States Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
U. S. coupons, 1881, 6 per cent.,	.	—	\$16,000	—
U. S. treasury notes 7½ per cent.,	.	—	10,000	—
			<hr/> \$26,000	<hr/> \$25,120

Bank Stocks :—

50 shares Bay State Bank, Lawrence,	\$75	\$3,750	\$75	\$3,750
100 " Revere Bank,	100	10,000	90	9,000
67 " North Bank,	100	6,700	88	5,896
50 " Atlas Bank,	100	5,000	94½	4,725
4 " Bank of Commerce,	100	400	91	364
50 " Traders' Bank,	100	5,000	84	4,200
40 " Granite Bank,	100	4,000	97	3,880
30 " Bank of North America,	100	3,000	92	2,760
50 " Shawmut Bank,	100	5,000	85	4,250
100 " Merchants' Bank,	100	10,000	82½	8,250
50 " Continental Bank,	100	5,000	90	4,500
8 " Massachusetts Bank,	250	2,000	250	2,000
			<hr/> \$59,850	<hr/> \$53,575

Railroad Stocks :—

100 shares Boston and Providence R. R.,	\$100	\$10,000	\$100¾	\$10,075
60 " Boston and Maine Railroad,	100	6,000	102½	6,150
60 " Boston and Worcester R. R.,	100	6,000	103¾	6,225
65 " Fitchburg Railroad,	100	6,500	93½	6,077½
50 " Eastern Railroad,	100	5,000	57¾	2,887½
			<hr/> \$33,500	<hr/> \$31,415

Other Investments :—

	Par value per share.	Par value.	Market value per share.	Market value.
5 shares Boston Exchange Company,	\$.500	\$2,500	\$190	\$2,450
7 " Suffolk Fire Ins. Company,	. 100	700	80	560
		<u>\$3,200</u>		<u>\$3,010</u>

Assets of the Company, November 1, 1861 :—

United States stocks, (market value,) . . .	\$25,120 00	
Bank stocks, (market value,) . . .	53,575 00	
Railroad Stocks, (market value,) . . .	31,415 00	
Cash on hand,	3,633 80	
Due from agents,	3,065 03	
Loaned on collateral,	50,903 74	
Other investments,	3,010 00	
	<u></u>	\$170,722 57

Liabilities :—

Losses claimed and unpaid,	\$2,500 00	
Losses reported, upon which the liability of the Company is not determined,	3,000 00	
Re-insurance at 50 per cent.,	13,299 58	
	<u></u>	18,799 58
		<u>\$151,922 99</u>
Deduct paid-up capital,		150,000 00
Balance of surplus,		<u>\$1,922 99</u>

TRADERS' AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated, April 20, 1848—Additional Act, March, 1854—Charter unlimited.]

CHARLES B. COBURN, *President.**Secretary, E. F. SHERMAN.*

United States Stocks owned by the Company :—

	Par value.	Market value.
4 United States coupon bonds, 1881, . . .	\$4,000 00	\$3,780 00
Treasury notes,	507 20	507 20
	<u>\$4,507 20</u>	<u>\$4,287 20</u>

Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
70 shares Bank of Commerce, . . .	\$.100	\$7,000	\$91	\$6,370
10 " Eliot Bank, . . . . .	. 100	1,000	94	940
20 " Revere Bank, . . . . .	. 100	2,000	90	1,800
20 " Howard Bank, . . . . .	. 100	2,000	84½	1,690
<i>Amounts carried forward,</i>		<u>\$12,000</u>		<u>\$10,800</u>

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>	—	\$12,000	—	\$10,800
7 shares Hide and Leather Bank,	\$100	700	\$90	630
10 “ Bank of the Republic,	100	1,000	90	900
30 “ Pemberton Bank, Lawrence,	100	3,000	100	3,000
14 “ Lowell Bank, Lowell,	100	1,400	100	1,400
15 “ Merchants' Bank, Lowell,	100	1,500	100	1,500
8 “ Wamesit Bank, Lowell,	100	800	100	800
23 “ Prescott Bank, Lowell,	100	2,300	100	2,300
		<u>\$22,700</u>		<u>\$21,330</u>

Railroad Stocks:—

5 shares Stony Brook Railroad,	\$100	\$500	\$100	\$500
--------------------------------	-------	-------	-------	-------

Assets of the Company, November 1, 1861:—

United States stocks, (market value,)	\$4,287	20
Bank stocks, (market value,)	21,330	00
Railroad stocks, (market value,)	500	00
Cash on hand,	936	33
Due from agents,	1,262	15
Loaned on mortgage of real estate,	29,944	97
Loaned on collateral,	11,557	00
Other investments,	4,730	00
		<u>\$74,547 65</u>

Liabilities:—

Losses claimed and unpaid,	\$1,456	00
Other claims,	200	00
Re-insurance at 50 per cent.,	6,861	86
		<u>8,517 86</u>
		<u>\$66,029 79</u>
Deduct paid-up capital,		50,000 00
		<u>\$16,029 79</u>

UNITED STATES INSURANCE COMPANY, BOSTON.

[Incorporated, February 26, 1825—Charter expires, 1865.]

ROBERT WILLIAMS, *President.**Secretary,* JOSHUA H. DAVIS.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
254 shares Shoe & Leather Dealers' B'k,	\$100	\$25,400	\$110	\$27,940
100 “ Atlas Bank,	100	10,000	94½	9,450
40 “ Suffolk Bank,	100	4,000	115	4,600
437 “ Market Bank,	70	30,590	66	28,842
604 “ Merchants' Bank,	100	60,400	82½	49,830
100 “ Webster Bank,	100	10,000	90	9,000
5 “ Mt. Vernon Bank,	100	500	85	425
		<u>\$140,890</u>		<u>\$130,087</u>

Railroad Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Eastern Railroad, . . .	\$.100	\$10,000	\$57 $\frac{3}{4}$	\$5,775
100 " Western " . . .	100	10,000	107 $\frac{1}{4}$	10,725
40 " Boston and Maine Railroad, .	100	4,000	102 $\frac{1}{2}$	4,100
45 " Fitchburg Railroad, . . .	100	4,500	93 $\frac{1}{2}$	4,207 $\frac{1}{2}$
		<u>\$28,500</u>		<u>\$24,807$\frac{1}{2}$</u>

Railroad Bonds :—

Northern Railroad bonds, (Ogdensburg,)	\$10,000	\$6,100
Eastern Railroad bonds,	2,000	2,000
	<u>\$12,000</u>	<u>\$8,100</u>

Assets of the Company, November 1, 1861 :—

Bank stocks, (market value,) . . .	\$130,087 00	
Railroad stocks, (market value,) . . .	24,807 50	
Railroad bonds, (market value,) . . .	8,100 00	
Cash on hand,	6,242 15	
Loaned on mortgage of real estate, . . .	2,500 00	
Other investments,	11,900 00	
Premium notes on risks terminated, . . .	10,581 98	
Premium notes on risks not terminated, . .	32,836 78	
	<u></u>	\$227,055 41

Liabilities :—

Losses claimed and unpaid,	\$1,100 00	
Re-insurance at 50 per cent.,	17,008 66	
	<u></u>	18,108 66
		<u>\$208,946 75</u>
Deduct paid-up capital,		200,000 00
		<u>\$8,946 75</u>

WASHINGTON INSURANCE COMPANY, BOSTON.

[Incorporated, February 7, 1824—Charter expires, 1864.]

ISAAC SWEETSER, *President*.*Secretary*, BENJAMIN SWEETSER.

United States Stocks owned by the Company :—

	Par val.	Market val.
Treasury notes payable three years from the 19th of August, 1861. Interest 7 $\frac{3}{16}$ per cent.,	\$10,000	\$10,000

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares Atlas Bank, . . .	\$100	\$20,000	\$94 $\frac{1}{2}$	\$18,900
60 " Boston Bank, . . .	50	3,000	56	3,360
47 " Boylston Bank, . . .	100	4,700	103	4,841
131 " City Bank, . . .	100	13,100	95	12,445
213 " Columbian Bank, . . .	100	21,300	100	21,300
70 " Freeman's Bank, . . .	100	7,000	90	6,300
150 " Granite Bank, . . .	100	15,000	97	14,550
150 " Hide and Leather Bank, . . .	100	15,000	90	13,500
100 " Market Bank, . . .	70	7,000	66	6,600
60 " Massachusetts Bank, . . .	250	15,000	250	15,000
100 " North Bank, . . .	100	10,000	88	8,800
104 " New England Bank, . . .	100	10,400	100	10,400
100 " Suffolk Bank, . . .	100	10,000	115	11,500
320 " State Bank, . . .	60	19,200	60	19,200
50 " Tremont Bank, . . .	100	5,000	104 $\frac{1}{2}$	5,225
103 " Union Bank, . . .	100	10,300	104	10,712
50 " Webster Bank, . . .	100	5,000	90	4,500
		<hr/>		
		\$191,000		\$187,133

Railroad Stocks:—

100 shares Boston and Worcester R. R., .	\$100	\$10,000	\$103 $\frac{3}{4}$	\$10,375
50 " Western Railroad, . . .	100	5,000	107 $\frac{1}{4}$	5,362 $\frac{1}{2}$
100 " Eastern Railroad, . . .	100	10,000	57 $\frac{3}{4}$	5,775
100 " Fitchburg Railroad, . . .	100	10,000	93 $\frac{1}{2}$	9,350
100 " Old Colony Railroad, . . .	100	10,000	98	9,800
		<hr/>		
		\$45,000		\$40,662 $\frac{1}{2}$

Railroad Bonds:—

1 Rutland and Burlington R. R. bond, .	\$1,000	\$300
--	---------	-------

Assets of the Company, November 1, 1861:—

United States stocks, (market value,) . . .	\$10,000 00
Bank stocks, (market value,) . . .	187,133 00
Railroad stocks, (market value,) . . .	40,662 50
Railroad bonds, (market value,) . . .	300 00
Real Estate,	8,000 00
Cash on hand,	25,186 49
Loaned on mortgage of real estate, . . .	88,900 00
Loaned on collateral,	7,300 00
Other investments,	5,348 40
Premium notes on risks terminated, . . .	64,843 52
Premium notes on risks not terminated, . .	244,709 86
<i>Amount carried forward,</i> . . .	<hr/>
	\$682,383 77

<i>Amount of Assets brought forward,</i>					\$682,383 77
<i>Liabilities:—</i>					
Losses claimed and unpaid,				\$27,450 00	
Losses reported, upon which the liability of the					
Company is not determined,				\$34,800 00	
Other claims,				600 00	
Re-insurance at 50 per cent.,				125,328 97	
					<u>188,178 97</u>
					\$494,204 80
Deduct paid-up capital,					300,000 00
					<u>\$194,204 80</u>
Balance of surplus,					

WESTERN MASSACHUSETTS INSURANCE COMPANY, PITTSFIELD.

[Incorporated, February 11, 1852—Charter expires, 1880.]

E. H. KELLOGG, *President.*

Secretary, J. C. GOODRICH.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
202 shares Pittsfield Bank, Pittsfield,	\$100	\$20,200	\$100	\$20,200
90 " Adams Bank, North Adams, .	100	9,000	100	9,000
30 " Webster Bank, Boston, .	100	3,000	90	2,700
30 " Merchants' Bank, " .	100	3,000	82½	2,475
25 " Agricultural Bank, Pittsfield,	100	2,500	100	2,500
23 " Rochester City Bank, .	100	2,300	100	2,300
8 " Lee Bank, Lee, .	100	800	100	800
3 " Hadley Falls Bank, Holyoke,	100	300	100	300
		<u>\$41,100</u>		<u>\$40,275</u>

Railroad Stocks:—

166 shares Stockbridge and Pittsfield				
Railroad, .	\$100	\$16,600	\$90	\$14,940
16 " Berkshire Railroad, .	100	1,600	90	1,440
		<u>\$18,200</u>		<u>\$16,380</u>

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,) .	\$40,275 00	
Railroad stocks, (market value,)* .	16,380 00	
Accrued interest, .	8,933 79	
Cash on hand, .	4,059 48	
<i>Amount carried forward,</i>		<u>\$69,648 27</u>

* Guaranteed to pay 7 per cent. on par value.

<i>Amount of Assets brought forward,</i>	.	\$69,648	27	
Due from agents,	.	14,580	26	
Loaned on mortgage of real estate,	.	99,601	41	
Loaned on collateral,	.	7,500	00	
Loaned without collateral, with one or more				
endorsers,	.	14,874	03	
Other investments,	.	3,508	47	
				\$209,712 44
 <i>Liabilities :—</i>				
Borrowed on Pittsfield Bank stocks,	.	\$18,000	00	
Losses claimed and unpaid,	.	6,930	29	
Losses reported, upon which the liability of the				
Company is not determined,	.	15,075	00*	
Re-insurance at 50 per cent.,	.	51,918	74	
				91,924 03
				\$117,788 41
 Paid-up capital, \$150,000 00				
Net assets,		117,788	41	
Balance against the Company,	.	\$32,211	59	

* The Secretary reports that the Company will not have to pay more than 42 per cent. of this amount.

MUTUAL MARINE AND MUTUAL FIRE AND MARINE
C O M P A N I E S.

	ALLIANCE, Boston.	ATLANTIC MUTL. (Fire and Marine,) Provincetown.	BOSTON INLAND, Boston.	CHINA MUTUAL, Boston.	COMMERCIAL, (Mutual Marine,) New Bedford.
Amount invested in U. S. Stocks, (market value,) . . .	-	-	-	-	\$10,000 00
invested in Treasury Notes, (market value,) . . .	-	-	-	\$20,000 00	22,000 00
invested in State Stocks, (market value,) . . .	-	-	-	10,000 00	-
invested in Bank Stocks, (market value,) . . .	\$51,600 00	\$7,030 00	-	20,625 00	15,291 00
invested in Railroad Stocks, (market value,) . . .	43,602 50	1,037 50	\$1,900 25	-	5,544 25
invested in Railroad Bonds, (market value,) . . .	-	-	-	-	20,000 00
invested in Real Estate, . . .	-	-	-	-	-
Other investments, . . .	10,100 35	-	1,877 45	7,535 42	-
Cash on hand and in bank, . . .	13,354 59	164 24	17,310 76	11,492 76	3,586 86
in hands of agents, . . .	-	-	387 30	-	-
Amount loaned on mortgage of real estate, . . .	-	-	-	-	-
loaned on notes secured by collaterals, . . .	-	-	-	17,795 65	-
loaned on notes without collateral security, . . .	-	7,019 14	-	-	22,500 00
of Stock Notes on hand not overdue, . . .	200,000 00	100,000 00	168,200 00	110,000 00	58,000 00
of Stock Notes on hand past due, . . .	-	-	13,500 00	-	-
of Premium Notes on risks terminated, . . .	96,534 17	8,603 86	15,687 80	55,393 12	71,172 94
of Premium Notes on risks not terminated, . . .	336,654 45	4,212 22	5,172 22	251,717 53	96,979 48
of delinquent Premium Notes not charged to profit and loss account, . . .	18,597 52	-	-	15,552 56	-
of Scrip issued for profits which remain out- standing, . . .	223,859 64	14,104 00	-	237,340 14	40,938 80
of Debts due the Company other than those before enumerated, . . .	36,776 55	-	9,552 83†	2,941 21†	16,866 79||
of Marine Risks not terminated, . . .	12,617,526 00	76,889 00	274,012 00	5,979,898 00	1,193,620 00
of Fire Risks not terminated, . . .	2,409,750 00	-	1,351,350 00	-	-
received in cash for Fire Risks not terminated, . . .	9,210 24	-	4,819 47	-	-
Highest rate of Interest received, . . .	6 per cent.	6 per cent.	6 per cent.	6 per cent	6 per cent.§

Amount received for Interest,	9,687 08	146 05	621 73	15,659 12	5,883 12
Highest rate of Interest paid for money borrowed,	6 per cent.	60 00	6 per cent.	6 per cent.	-
Amount paid for Interest,	8,095 27	-	1,146 79	239 58	-
borrowed, which remains unpaid,	60,000 00*	-	-	-	492 28
of Fire Losses paid the past year,	1,792 00	-	-	-	-
of Marine Losses paid the past year,	435,442 46	8,826 38	55,838 92	-	-
of losses ascertained and unpaid,	37,000 00	1,350 00	-	226,726 81	47,402 14
of losses claimed, other than those ascertained and unpaid,	8,500 00	1,615 00	-	-	1,849 49
of expenses, taxes and commissions paid the past year,	19,591 23	1,072 71	18,035 25	60,000 00	24,766 71
				17,866 41	3,312 17

* Borrowed on Company's note—Stock notes given as collateral.

† Sundry claims for premiums and re-insurance unadjusted.

‡ Exclusive of dividends received from Stocks.

† Claim against the Illinois Central Railroad.

‡ Notes received in payment of premium notes.

	EQUITABLE SAFETY, Boston.	GLoucester FISHING, Gloucester.	HINGHAM AND COHASSET (Mutual Fishing, Cohasset.	MERCHANTS' (Mutual Marine, Newburyport.
Amount invested in U. S. Stocks, (market value,) . . .	\$45,360 00	-	-	-
invested in Treasury Notes, (market value,) . . .	-	-	-	\$6,000 00
invested in State Stocks, (market value,) . . .	-	-	-	7,620 00
invested in Bank Stocks, (market value,) . . .	108,795 00	-	-	9,520 00
invested in Railroad Stocks, (market value,) . . .	33,096 25	-	-	2,660 00
invested in Railroad Bonds, (market value,) . . .	41,562 50	-	-	-
invested in Real Estate, . . .	-	-	-	-
Other investments, . . .	1,711 80	-	-	2,000 00
Cash on hand and in bank, . . .	23,440 92	\$300 00	-	2,594 89
in hands of agents, . . .	-	-	-	-
Amount loaned on mortgage of real estate, . . .	38,800 00	-	-	-
loaned on notes secured by collaterals, . . .	11,600 00	-	-	-
loaned on notes without collateral security, . . .	-	-	-	2,671 82
of Stock Notes on hand not overdue, . . .	-	206,600 00	\$16,250 00	94,000 00
of Stock Notes on hand past due, . . .	-	-	-	-
of Premium Notes on risks terminated, . . .	88,074 23	1,748 69	-	12,625 42
of Premium Notes on risks not terminated, . . .	333,278 04	50,035 50	2,473 00	25,040 57
of delinquent Premium Notes not charged to profit and loss account, . . .	9,663 09	-	-	-
of Scrip issued for profits which remain out- standing, . . .	92,351 62	-	-	34,967 00
of Debts due the Company, other than those before enumerated, . . .	163 46*	-	-	-
of Marine Risks not terminated, . . .	7,479,305 00	952,299 00	73,575 00	468,067 00
of Fire Risks not terminated, . . .	1,905,220 00	-	-	76,450 00
received in cash for Fire Risks not terminated, . . .	5,930 39	-	-	653 85
Highest rate of Interest received, . . .	6 per cent.	-	-	6 per cent.

Amount received for Interest,	5,655 12	—	—	1,374 31
Highest rate of Interest paid for money borrowed,	6 per cent.	—	6 per cent.	—
Amount paid for Interest,	2,667 16	—	14 50	—
borrowed, which remains unpaid,	—	—	—	—
of Fire Losses paid the past year,	5,867 74	—	—	—
of Marine Losses paid the past year,	332,020 95	27,000 00	553 50	3,357 20
of losses ascertained and unpaid,	31,465 02	6,650 00	—	1,000 00
of losses claimed, other than those ascertained and unpaid,	27,250 00	—	—	—
of expenses, taxes, and commissions paid the past year,	20,215 17	1,150 00	100 00	416 13

* Including dividends on Stocks.

	MUTUAL MARINE, New Bedford.	NEW ENGLAND (Mutual Marine,) Boston.	PACIFIC MUTUAL, New Bedford.	UNION (Mutual Marine,) New Bedford.
Amount invested in U. S. Stocks, (market value), . . .	- -	- -	- -	\$28,050 00
invested in Treasury Notes, (market value), . . .	\$10,000 00	\$50,000 00	- -	20,000 00
invested in State Stocks, (market value), . . .	- -	10,000 00	- -	20,350 00
invested in Bank Stocks, (market value), . . .	187,087 00	133,423 00	- -	50,700 00
invested in Railroad Stocks, (market value), . . .	21,865 25	63,737 50	- -	51,746 00
invested in Railroad Bonds, (market value), . . .	- -	33,640 00	- -	30,200 00
invested in Real Estate, . . .	- -	- -	- -	1,200 00 ||
Other investments, . . .	20,757 97	390 00	- -	- -
Cash on hand and in bank, . . .	8,189 60	67,308 91	\$2,915 91	9,814 27
in hands of agents, . . .	- -	- -	- -	- -
Amount loaned on mortgage of real estate, . . .	- -	106,451 37	- -	- -
loaned on notes secured by collaterals, . . .	- -	- -	- -	- -
loaned on notes without collateral security, . . .	19,257 97	- -	- -	92,749 39
of Stock Notes on hand not overdue, . . .	- -	- -	210,000 00	- -
of Stock Notes on hand past due, . . .	- -	- -	- -	- -
of Premium Notes on risks terminated, . . .	60,055 77	156,232 81	50,939 74	79,656 92
of Premium Notes on risks not terminated, . . .	178,401 93	517,742 00	96,041 98	201,166 39
of delinquent Premium Notes not charged to profit and loss account, . . .	245 56	5,000 00	- -	- -
of Scrip issued for profits which remain outstanding, . . .	242,570 00	254,774 05	- -	290,854 00
of Debts due the Company, other than those before enumerated, . . .	- -	49,934 77	- -	- -
of Marine Risks not terminated, . . .	2,698,901 00	18,674,973 00	1,431,421 00	2,838,322 50
of Fire Risks not terminated, . . .	- -	5,584,540 00	- -	- -
received in cash for Fire Risks not terminated, . . .	- -	27,106 15	- -	- -
Highest rate of Interest received, . . .	6 per cent.	6 per cent.	6 per cent.	6 per cent.

Amount received for Interest, Highest rate of Interest paid for money borrowed, . . . Amount paid for Interest, borrowed which remains unpaid, of Fire Losses paid the past year, of Marine Losses paid the past year, . . . of losses ascertained and unpaid, of losses claimed, other than those ascertained and unpaid, . . . of expenses, taxes, and commissions paid the past year, . . .	20,179 26*	\$27,269 55	\$688 62 6 per cent. 1,285 24 28,984 87 † — 87,452 95 — 27,298 74	\$15,690 61 — 10,169 92 — — 75,691 82 28,482 41 — 4,558 02
	—	—	—	—
	1,084 19	2,407 06 †	—	—
	—	—	—	—
	—	19,868 36	—	—
	92,358 68	537,642 62	—	—
	4,729 62	—	—	—
	13,875 00	153,700 00	—	—
	5,624 95	26,374 38	—	—

* Including dividends on Stocks.

† Borrowed on Company's note—no collateral given.

† Allowed on notes paid before due.

‡ Including Furniture of office.

A G G R E G A T E.

Amount invested in U. S. Stocks, (market value,) . . .	\$83,410 00
invested in Treasury Notes, (market value,) . . .	128,000 00
invested in State Stocks, (market value,) . . .	47,970 00
invested in Bank Stocks, (market value,) . . .	584,071 00
invested in Railroad Stocks, (market value,) . . .	225,189 50
invested in Railroad Bonds, (market value,) . . .	125,402 50
invested in Real Estate,	1,200 00
Other investments,	44,372 99
Cash on hand and in bank,	160,473 71
in hands of agents,	387 30
Amount loaned on mortgage of real estate,	38,800 00
loaned on notes secured by collaterals,	135,847 02
loaned on notes without collateral security,	144,198 32
of Stock Notes on hand not overdue,	1,163,050 00
of Stock Notes on hand past due,	13,500 00
of Premium Notes on risks terminated,	696,725 47
of Premium Notes on risks not terminated,	2,098,915 31
of delinquent Premium Notes not charged to profit and loss account,	49,058 73
of Scrip issued for profits which remain out- standing,	1,431,759 25
of Debts due the Company, other than those before enumerated,	116,235 61
of Marine Risks not terminated,	54,758,808 50
of Fire Risks not terminated,	11,327,310 00
received in cash for Fire Risks not terminated,	47,720 10
Highest rate of interest received,	6 per cent.
Amount received for interest,	102,881 57
Highest rate of interest paid for money borrowed,	6 per cent.
Amount paid for interest,	27,661 99
borrowed, which remains unpaid,	88,984 47
of Fire Losses paid the past year,	27,528 10
of Marine Losses paid the past year,	1,950,914 43
of losses ascertained and unpaid,	107,526 54
of losses claimed, other than those ascertained and unpaid,	317,005 45
of expenses, taxes, and commissions paid the past year,	122,472 87

R E M A R K S.

ALLIANCE INSURANCE COMPANY, BOSTON.

[Incorporated, March 19, 1850—Charter expires, 1864.]

R. S. ANDROS, *President.*

Secretary, W. H. C. COPELAND.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
120 shares Tremont Bank, . . .	\$.100	\$12,000	\$104 $\frac{1}{2}$	\$12,540
209 " Columbian Bank, . . .	. 100	20,900	100	20,900
100 " Hide and Leather Bank, . .	. 100	10,000	90	9,000
56 " Shawmut Bank, . . .	. 100	5,600	85	4,760
50 " North Bank, . . .	. 100	5,000	88	4,400
		\$53,500		\$51,600

Railroad Stocks:—

50 shares Northern Railroad, . . .	\$50	\$2,500	\$49	\$2,450
50 " Boston and Worcester R. R., .	100	5,000	103 $\frac{3}{4}$	5,187 $\frac{1}{2}$
50 " Fitchburg Railroad, . . .	100	5,000	93 $\frac{1}{2}$	4,675
60 " Vermont and Canada R. R., .	100	6,000	94	5,640
100 " Boston and Providence R. R.,	100	10,000	100 $\frac{3}{4}$	10,075
100 " Eastern Railroad, . . .	100	10,000	57 $\frac{3}{4}$	5,775
100 " Old Colony Railroad, . . .	100	10,000	98	9,800
		\$48,500		\$43,602 $\frac{1}{2}$

Other Investments:—

2 shares East Boston Ferry Company, . . .				\$100 00
20 " Relief Steam-boat Company, . . .				2,000 00
Scrip of Alliance Insurance Company, . . .				3,987 27
Scrip of other Companies, . . .				4,013 08
Estimated salvages and claims for re-insurance,				16,194 63
Advances made on losses, . . .				12,900 00
Claims on insolvent estates, . . .				4,087 80
Notes received in settlement of accounts, . . .				3,594 12
				\$46,876 90

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,) . . .	\$51,600 00
Railroad stocks, (market value,) . . .	43,602 50
Other investments, . . .	46,876 90
	\$142,079 40
<i>Amount carried forward,</i> . . .	\$142,079 40

<i>Amount of Assets brought forward,</i>	\$142,079 40	
Cash on hand,	13,354 59	
Stock notes on hand not overdue,	200,000 00	
Premium notes on risks terminated,	96,534 17	
Premium notes on risks not terminated,	336,654 45	
		\$788,622 61
<i>Liabilities:—</i>		
Scrip issued for profits which remain out- standing,	\$223,859 64	
Losses ascertained and unpaid,	37,000 00	
Losses claimed, other than those ascertained and unpaid,	8,500 00	
Borrowed on Company's note, (stock notes given as collateral,)	60,000 00	
Re-insurance at 50 per cent.,	172,934 34	
		502,293 98
		\$286,328 63
Deduct stock notes not overdue,	200,000 00	
		\$86,328 63

ATLANTIC MUTUAL FIRE AND MARINE INSURANCE COMPANY, PROVINCETOWN.

[Incorporated, April 13, 1854—Charter expires, 1882.]

JOSHUA PAINE, *President.*

Secretary, ENOS NICKERSON.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
37 shares Freeman's Bank, Boston,	\$.100	\$3,700	\$90	\$3,330
30 " Bank of the Republic, .	100	3,000	90	2,700
10 " Provincetown Bank, .	100	1,000	100	1,000
		\$7,700		\$7,030

Railroad Stocks:—

10 shares Boston and Worcester R. R.,	\$.100	\$1,000	\$103 $\frac{3}{4}$	\$1,037 $\frac{1}{2}$
---------------------------------------	--------	---------	---------------------	-----------------------

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,)	\$7,030 00
Railroad stocks, (market value,)	1,037 50
Cash on hand,	164 24
Loaned on notes without collateral,	7,019 14
Stock notes not overdue,	100,000 00
Premium notes on risks terminated,	8,603 86
Premium notes on risks not terminated,	4,212 22
<i>Amount carried forward,</i>	\$128,066 96

<i>Amount of Assets brought forward,</i>		\$128,066 96
<i>Liabilities:—</i>		
Losses ascertained and unpaid,	\$1,350 00	
Losses claimed, other than those ascertained and unpaid,	1,615 00	
Scrip issued for profits which remain outstanding,	14,104 00	
Re-insurance at 50 per cent.,	2,106 11	
		<u>19,175 11</u>
		\$108,891 85
Deduct stock notes not overdue,		<u>100,000 00</u>
Balance of surplus,		\$8,891 85

BOSTON INLAND MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated, May 28, 1856—Charter expires, 1876.]

ISAAC C. BATES, *President.**Secretary,* GEO. B. AGER.

Railroad Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
10 shares Fitchburg Railroad,	\$100	\$1,000	\$93½	\$935
9 “ Western Railroad,	100	900	107¼	965¼
		<u>\$1,900</u>		<u>\$1,900¼</u>

Other Investments:—

Scrip of other Mutual Insurance Companies,	\$1,785 50
Certificate of deposit,	91 95
Claim against the Illinois Central Railroad for property lost or destroyed on said road,	9,552 83
	<u>\$11,430 28</u>

Assets of the Company, November 1, 1861:—

Railroad stocks, (market value,)	\$1,900 25
Other investments,	11,430 28
Cash on hand,	17,310 76
Due from agents,	387 30
Stock notes on hand not overdue,	168,200 00
Stock notes on hand past due,	13,500 00
Premium notes on risks terminated,	15,687 80
Premium notes on risks not terminated,	5,172 22
	<u>\$233,588 61</u>
<i>Liabilities:—</i>	
Re-insurance at 50 per cent.,	\$2,586 11
	<u>\$231,002 50</u>
Deduct stock notes not overdue,	168,200 00
Balance of surplus,	<u>\$62,802 50</u>

CHINA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated, April 30, 1853—Charter expires, 1881.]

FRANCIS BACON, *President*.*Secretary*, GEO. L. DEBLOIS.

United States Treasury Notes owned by the Company:—

	Par value.	Market value
Issue of August 19, 1861, $7\frac{3}{10}$ per cent.,	\$20,000 00	\$20,000 00

State Stocks:—

Payable July, 1872,	\$5,000 00
Payable July, 1874,	5,000 00
	<hr/>
	\$10,000 00

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Atlas Bank,	\$100	\$5,000	\$94 $\frac{1}{2}$	\$4,725
100 " Boston Bank,	50	5,000	56	5,600
150 " Bank of Commerce, . . .	100	15,000	91	13,650
300 " Columbian Bank,	100	30,000	100	30,000
30 " Continental Bank,	100	3,000	90	2,700
100 " Granite Bank,	100	10,000	97	9,700
150 " Hide and Leather Bank, . .	100	15,000	90	13,500
100 " New England Bank, . . .	100	10,000	100	10,000
100 " North Bank,	100	10,000	88	8,800
7 " Massachusetts Bank, . . .	250	1,750	250	1,750
200 " Bank of the Republic, . .	100	20,000	90	18,000
50 " State Bank,	60	3,000	60	3,000
250 " Tremont Bank,	100	25,000	104 $\frac{1}{2}$	26,125
300 " Webster Bank,	100	30,000	90	27,000
300 " Washington Bank,	100	30,000	95	28,500
		<hr/>		
		\$212,750		\$203,050

Railroad Stocks:—

100 shares Boston and Providence R. R., \$100	\$10,000	\$100 $\frac{3}{4}$	\$10,075
50 " Boston and Worcester R. R., 100	5,000	103 $\frac{3}{4}$	5,187 $\frac{1}{2}$
50 " Western Railroad,	5,000	107 $\frac{1}{4}$	5,362 $\frac{1}{2}$
	<hr/>		
	\$20,000		\$20,625

Other Investments:—

20 shares Relief Steam-boat Company,	\$1,000 00
Scrip of other Mutual Insurance Companies,	2,691 69
Scrip of this Company, taken in settlement of delinquent notes, . .	3,843 73
Sundry claims for premiums and re-insurance unadjusted,	2,941 21
	<hr/>
	\$10,476 63

Assets of the Company, November 1, 1861:—

United States treasury notes, (market value,)	\$20,000 00	
State stocks, (market value,)	10,000 00	
Bank stocks, (market value,)	203,050 50	
Railroad stocks, (market value,)	20,625 00	
Other investments,	10,476 63	
Cash on hand,	11,492 76	
Loaned on notes secured by collaterals,	17,795 65	
Stock notes not overdue,	110,000 00	
Premium notes on risks terminated,	55,393 12	
Premium notes on risks not terminated,	251,717 53	
	<hr/>	\$710,551 19

Liabilities:—

Losses claimed, other than those ascertained and unpaid,	\$60,000 00	
Scrip issued for profits which remain outstanding,	237,340 14	
Re-insurance at 50 per cent.,	125,858 76	
	<hr/>	423,198 90
		<hr/>
		\$287,352 29
Deduct stock notes not overdue,	110,000 00	
	<hr/>	<hr/>
Balance of surplus,		\$177,352 29

COMMERCIAL MUTUAL MARINE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated, March 17, 1853—Charter expires, 1873.]

CHARLES R. TUCKER, *President*.*Secretary*, W. T. RUSSELL.

United States Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
U. S. treasury notes,	—	\$22,000	—	\$22,000
U. S. funded debt,	—	10,000	—	9,400
		<hr/>		<hr/>
		\$32,000		\$31,400

Bank Stocks:—

39 shares Bedford Commercial Bank, . \$100	\$3,900	\$93	\$3,627
52 “ Merchants’ Bank, N. Bedford, 100	5,200	100	5,200
26 “ Marine Bank, New Bedford, . 100	2,600	100	2,600
42 “ Mechanics’ Bank, “ . 100	4,200	92	3,864
	<hr/>		<hr/>
	\$15,900		\$15,291

Railroad Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
55 shares N. Bedford and Taunton R. R., \$100	\$100	\$5,500	\$66	\$3,630
19 " Boston and Providence R. R., 100	100	1,900	100 $\frac{3}{4}$	1,914 $\frac{1}{4}$
		<u>\$7,400</u>		<u>\$5,544$\frac{1}{4}$</u>

Railroad Bonds:—

\$20,000 New Bedford and Taunton		
Railroad bonds,	\$20,000	\$20,000

Assets of the Company, November 1, 1861:—

United States stocks, (market value,) . . .	\$31,400 00	
Bank stocks, (market value,) . . .	15,291 00	
Railroad stocks, (market value,) . . .	5,544 25	
Railroad bonds, (market value,) . . .	20,000 00	
Cash on hand,	3,586 86	
Loaned on notes without collateral, . . .	22,500 00	
Stock notes not overdue,	58,000 00	
Premium notes on risks terminated, . . .	71,172 94	
Premium notes on risks not terminated, . . .	96,979 48	
Notes received in payment of premium notes,	16,866 79	
	<u> </u>	\$341,341 32

Liabilities:—

Losses claimed and unpaid,	\$1,849 49	
Losses claimed other than those ascertained and unpaid,	24,766 71	
Scrip issued for profits which remain outstand- ing,	40,938 80	
Re-insurance at 50 per cent.,	48,489 74	
	<u> </u>	116,044 74
		<u>\$225,296 58</u>
Deduct stock notes not overdue,		58,000 00
Balance of surplus,		<u>\$167,296 58</u>

EQUITABLE SAFETY INSURANCE COMPANY, BOSTON.

[Incorporated, April 6, 1839—Charter renewed, 1859—Charter expires, 1879.]

JOHN CLARK, *Pres't.* V. *Pres't.* SAM'L WHEELER. *Sec.,* J. T. CLARK.

United States Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
48 bonds U. S. 6 per cent., due 1881, . . .	—	\$48,000	—	\$45,360

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
400 shares North Bank, . . .	\$.100	\$10,000	\$88	\$35,200
200 " Traders' Bank, . . .	100	20,000	84	16,800
185 " Merchants' Bank, . . .	100	18,500	82½	15,262½
162 " Shawmut Bank, . . .	100	16,200	85	13,770
150 " Granite Bank, . . .	100	15,000	97	14,550
50 " Howard Bank, . . .	100	5,000	84¼	4,212½
50 " Revere Bank, . . .	100	5,000	90	4,500
50 " Continental Bank, . . .	100	5,000	90	4,500
		<u>\$124,700</u>		<u>\$108,795</u>

Railroad Stocks:—

100 shares Western Railroad, . . .	\$.100	\$10,000	\$107¼	\$10,725
100 " Boston and Worcester R. R., 100	100	10,000	103¾	10,375
75 " Boston and Provid'ce R. R., . 100	100	7,500	100¾	7,556¼
26 " Pittsfield and N. Adams R. R., 100	100	2,600	100*	2,600
4 " Boston and Lowell Railroad, . 500	500	2,000	460	1,840
		<u>\$32,100</u>		<u>\$33,096¼</u>

Railroad Bonds:—

Cheshire Railroad bonds, . . .	\$17,000	\$14,960
Eastern Railroad bonds, . . .	7,000	6,702½
Western Railroad bonds, . . .	8,000	8,060
Cape Cod Branch Railroad bonds, .	10,000	10,000*
Michigan Central Railroad bonds, .	2,000	1,840
	<u>\$44,000</u>	<u>\$41,562½</u>

Other Investments:—

30 shares Steam Tow-boat stock, . . .	\$1,000	\$1,000 00
4 " East Boston Ferry, . . .	400	78 00
Scrip of other Insurance Companies,		633 80
Fire Policies not collected, . . .		163 46
		<u>\$1,875 26</u>

Assets of the Company, November 1, 1861:—

United States stocks, (market value,) . . .	\$45,360 00	.
Bank stocks, (market value,) . . .	108,795 00	
Railroad stocks, (market value,) . . .	33,096 25	
Railroad bonds, . . .	41,562 50	
Other investments, . . .	1,875 26	
Cash on hand, . . .	23,440 92	
Loaned on mortgage of real estate, . . .	38,800 00	
Loaned on notes secured by collaterals, . .	11,600 00	
Premium notes on risks terminated, . . .	88,074 23	
Premium notes on risks not terminated, . .	333,278 04	
Amount carried forward, . . .	<u> </u>	<u>\$725,882 20</u>

* Market value not known.

<i>Amount of Assets brought forward,</i>				\$725,882 20
<i>Liabilities:—</i>				
Scrip issued for profits which remain out-				
standing,				\$92,351 62
Losses ascertained and unpaid,				31,465 00
Losses claimed, other than those ascertained				
and unpaid,				27,250 00
Re-insurance at 50 per cent.,				169,604 16
				<u>320,670 78</u>
Balance of surplus				\$405,211 42

GLOUCESTER MUTUAL FISHING INSURANCE COMPANY, GLOUCESTER.

[Incorporated, March 3, 1847—Charter expires, 1867.]

SIMEON BURNHAM, *President.*

Secretary, JOSHUA P. TRASK.

NOTE.—All risks terminate on the thirtieth day of November each year, and all business is closed before any risks are taken for another year. The stock is subscribed annually in January, in shares of \$1,000 each, for which a stock note for two hundred dollars is taken, upon which all assessments are made. Each subscriber is required to insure at least seven-eighths of the amount he subscribes. No one risk to exceed thirty-five hundred dollars. No vessels are insured except Gloucester fishing vessels. Assessments are made from time to time as needed, upon the stock notes, to pay losses. Premiums commence in January, at 7 per cent., and decrease as the season advances, to $3\frac{1}{2}$ per cent., which is the lowest premium.

Assets of the Company, November 1, 1861:—

Cash on hand,				\$300 00
Stock notes not overdue,				206,600 00
Premium notes on risks terminated,				1,748 69
Premium notes on risks not terminated,				50,035 50
				<u>\$258,684 19</u>

Liabilities:—

Losses ascertained and unpaid,				\$6,650 00
Re-insurance,				25,017 75
				<u>31,667 75</u>
				\$227,016 44
Deduct stock notes not overdue,				206,600 00
				<u>\$20,416 44</u>
Balance of surplus,				

HINGHAM AND COHASSET MUTUAL FISHING INSURANCE COMPANY, COHASSET.

[Incorporated, February 11, 1852—Charter expires, 1872.]

ABRAHAM H. TOWER, *President*.

Secretary, ABRAHAM H. TOWER, Jr.

NOTE.—This Company insures on fishing vessels exclusively, and its business is fully closed up in December of each year. The stock is composed of shares of one thousand dollars each, and every member gives as guaranty to the Company his note of two hundred dollars for every share his certificate entitles him to. Each member is required to insure seven-eighths of his stock. No one risk can exceed thirty-five hundred dollars. Premiums commence in April at 4 per cent., and decrease as the season advances to $2\frac{1}{2}$ per cent., which is the lowest, and all risks that may not have been previously cancelled, expire on the thirteenth day of November. Assessments for losses, &c., are made upon the stock notes, and each member is entitled to his proportion of the Company's earnings.

Assets of the Company, November 1, 1861:—

Stock notes not overdue,	\$16,250 00	
Premium notes on risks not terminated,	2,473 00	
	<hr/>	\$18,723 00

Liabilities:—

Re-insurance at 50 per cent.,	1,236 50	
	<hr/>	\$17,486 50
Deduct stock notes not overdue,	16,250 00	
	<hr/>	\$1,236 50

MERCHANTS' MUTUAL MARINE INSURANCE COMPANY, NEW-BURYPORT.

[Incorporated, February 17, 1857—Charter expires, 1875.]

WILLIAM GRAVES, *President*.

Secretary, J. J. KNAPP.

Treasury Notes owned by the Company:—

	Par val.	Market val.
United States treasury notes, $7\frac{3}{10}$ per cent.,	\$6,000	\$6,000

State Stocks:—

Massachusetts 5 per cent. bonds,	\$4,800	\$1,560
Massachusetts 6 per cent. bonds,	3,000	3,060
	<hr/>	<hr/>
	\$7,800	\$7,620

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
118 shares Merchants' B'k, Newburyport, . . .	\$35	\$4,130	\$35	\$4,130
20 " Eliot Bank, Boston, . . .	100	2,000	94	1,880
20 " Howard Bank, Boston, . . .	100	2,000	84½	1,690
20 " Bank of Commerce, Boston, . . .	100	2,000	91	1,820
		<u>\$10,130</u>		<u>\$9,520</u>

Railroad Stocks:—

10 shares Western Railroad, . . .	\$100	\$1,000	\$107¼	\$1,072½
10 " Boston and Worcester R. R., . . .	100	1,000	103¾	1,037½
11 " Concord Railroad, . . .	50	550	50	550
		<u>\$2,550</u>		<u>\$2,660</u>

Other Investments:—

Deposit in Five Cents Savings Bank, in Newburyport,	\$1,000 00
Deposit in Newburyport Institution for Savings,	1,000 00
	<u>\$2,000 00</u>

Assets of the Company, November 1, 1861:—

United States treasury notes, (market value,)	\$6,000 00
State stocks, (market value,)	7,620 00
Bank stocks, (market value,)	9,520 00
Railroad stocks, (market value,)	2,660 00
Other investments,	2,000 00
Cash on hand,	2,594 89
Loaned on notes without collateral,	2,671 82
Stock notes not overdue,	94,000 00
Premium notes on risks terminated,	12,625 42
Premium notes on risks not terminated,	25,040 57
	<u>\$164,732 70</u>

Liabilities:—

Scrip issued for profits which remain out-standing,	\$34,967 00
Losses ascertained and unpaid,	1,000 00
Re-insurance at 50 per cent.,	17,810 43
	<u>53,777 43</u>
	<u>\$110,955 27</u>
Deduct stock notes not overdue,	94,000 00
	<u>\$16,955 27</u>

MUTUAL MARINE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated, March 24, 1843—Charter expires, 1863.]

HENRY TABOR, *President*.*Secretary*, W. H. TAYLOR.

United States Stocks owned by the Company:—

	Par val.	Market val.
United States treasury notes,	\$10,000	\$10,146

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares Bank of the Republic, Boston, .	\$100	\$20,000	\$90	\$18,000
200 " Safety Fund Bank, Boston, .	100	20,000	91	18,200
200 " Revere Bank, Boston, .	100	20,000	90	18,000
100 " Continental Bank, Boston, .	100	10,000	90	9,000
40 " Bank of Commerce, Boston, .	100	4,000	91	3,640
50 " Malden Bank, Malden, .	100	5,000	93	4,650
40 " Monument Bank, Charlestown, .	100	4,000	94	3,760
20 " Bank of North America, Boston, .	100	2,000	92	1,840
25 " Maverick Bank, Boston, .	100	2,500	82	2,050
20 " Granite Bank, Boston, .	100	2,000	97	1,940
50 " Hide and Leather B'k, Boston, .	100	5,000	90	4,500
44 " Atlas Bank, Boston, .	100	4,400	94 $\frac{1}{2}$	4,158
30 " Merchants' Bank, Boston, .	100	3,000	82 $\frac{1}{2}$	2,475
20 " Shawmut Bank, Boston, .	100	2,000	85	1,700
34 " Blackstone Bank, Boston, .	100	3,400	91	3,094
40 " National Bank, Boston, .	100	4,000	87	3,480
214 " Marine Bank, New Bedford, .	100	21,400	100	21,400
230 " Merchants' Bank, "	100	23,000	100	23,000
224 " Commercial Bank, "	100	22,400	100	22,400
198 " Mechanics' Bank, "	100	19,800	100	19,800
		<hr/> \$197,900		<hr/> \$187,087

Railroad Stocks:—

59 shares Western Railroad, . . .	.\$100	\$5,900	\$107 $\frac{1}{4}$	\$6,327 $\frac{3}{4}$
50 " Boston and Maine Railroad, .	100	5,000	102 $\frac{1}{2}$	5,125
53 " Providence and Worcester R.R.,	100	5,300	100	5,300
25 " Boston and Worcester R. R., .	100	2,500	103 $\frac{3}{4}$	2,593 $\frac{3}{4}$
25 " Boston and Providence R. R., .	100	2,500	100 $\frac{3}{4}$	2,518 $\frac{3}{4}$
		<hr/> \$21,200		<hr/> \$21,865 $\frac{1}{4}$

Other Investments:—

Bills receivable,	\$19,257 97
Office furniture,	1,500 00
	<hr/> \$20,757 97

Assets of the Company, November 1, 1861:—

United States treasury notes, (market value,)	\$10,000 00
Bank stocks, (market value,)	187,087 00
Railroad stocks, (market value,) . . .	21,865 25
Other investments,	20,757 97
Cash on hand,	8,189 60
Loaned on notes without collateral, . .	19,257 97
Premium notes on risks terminated, . .	60,055 77
Premium notes on risks not terminated, .	178,401 93
<i>Amount carried forward,</i>	<hr/> \$505,615 49

<i>Amount of Assets brought forward,</i>				\$505,615 49
<i>Liabilities:—</i>				
Scrip issued for profits which remain out-				
standing,				\$242,570 00
Losses ascertained and unpaid,				4,729 00
Losses claimed, other than those ascertained				
and unpaid,				13,875 00
Re-insurance at 50 per cent.,				89,200 96
				<u>350,374 96</u>
Balance of surplus,				\$155,240 53

NEW ENGLAND MUTUAL MARINE INSURANCE COMPANY, BOSTON.

[Incorporated, April 8, 1839—Charter expires, 1879.]

GEORGE C. LORD, *President.*

Secretary, BENJ. LYON.

United States Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
U. S. Treasury Notes 7 $\frac{3}{10}$ per cent.	—	\$50,000	—	\$50,000
<i>State Stocks:—</i>				
New Hampshire State Loan,	—	\$10,000	—	\$10,000
<i>Bank Stocks:—</i>				
100 shares Bank of N. America, Boston, \$100		\$10,000	\$92	\$9,200
107 “ Bank of Commerce, “ . 100		10,700	91	9,737
111 “ Merchants’ Bank, . “ . 100		11,100	82 $\frac{1}{2}$	9,157 $\frac{1}{2}$
7 “ Tremont Bank, Boston, . . 100		700	104 $\frac{1}{2}$	731 $\frac{1}{2}$
155 “ Granite Bank, “ . . 100		15,500	97	15,035
89 “ North Bank, “ . . 100		8,900	88	7,832
102 “ Shawmut Bank, “ . . 100		10,200	85	8,670
80 “ Atlas Bank, “ . . 100		8,000	94 $\frac{1}{2}$	7,560
25 “ Traders’ Bank, “ . . 100		2,500	84	2,100
71 “ Eagle Bank, “ . . 100		7,100	95	6,745
60 “ Grocers’ Bank, “ . . 100		6,000	2	120
34 “ State Bank, “ . . 60		2,040	60	2,040
46 “ Exchange Bank, “ . . 100		4,600	105	4,830
20 “ City Bank, “ . . 100		2,000	95	1,900
19 “ Washington Bank, Boston, . 100		1,900	95	1,805
5 “ Atlantic Bank, Boston, . . 100		500	70	350
50 “ Faneuil Hall Bank, Boston, . 100		5,000	102	5,100
150 “ Maverick Bank, Boston, . 100		15,000	82	12,300
154 “ Bank of the Republic, Boston, 100		15,400	90	13,860
10 “ Mt. Vernon Bank, Boston, . 100		1,000	85	850
100 “ Continental Bank, “ . 100		10,000	90	9,000
25 “ Lancaster Bank, Lancaster, . 100		2,500	100	2,500
20 “ Richmond Bank, Richmond, . 100		2,000	100	2,000
		<u>\$152,640</u>		<u>\$133,423</u>

Railroad Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Western Railroad,	\$.100	\$10,000	\$107 $\frac{1}{4}$	\$10,725
380 " Boston and Maine Railroad,	100	38,000	102 $\frac{1}{2}$	38,950
63 " Eastern Railroad,	100	6,300	57 $\frac{3}{4}$	3,638 $\frac{1}{4}$
113 " Manchester and Lawrence Railroad,	100	11,300	92 $\frac{1}{4}$	10,424 $\frac{1}{4}$
		<u>\$65,600</u>		<u>\$63,737$\frac{1}{2}$</u>

Railroad Bonds:—

Northern Railroad Bonds,	\$15,500	\$9,000
Boston, Concord and Montreal Railroad Bonds,	32,000	24,640
	<u>\$47,500</u>	<u>\$33,640</u>

Other Investments:—

Bonds of Town of Brunswick, Me.,	\$300 00
Pacific Mut. Ins. Co. Scrip, New York,	40 00
Delaware Mutual Safety Insurance Company Scrip, Phila- delphia,	50 00
Bills receivable,	42,513 05
Ship Rachel,	200 00
Ship R. M. Mills,	2,884 40
Fire policies unpaid,	735 67
Ship Peerless,	3,551 65
Steamer Buckeye,	50 00
	<u>\$50,324 77</u>

Assets of the Company, November 1, 1861:—

United States stocks, (market value,)	\$50,000 00
State stocks, (market value,)	10,000 00
Bank stocks, (market value,)	133,423 00
Railroad stocks, (market value,)	63,737 50
Railroad bonds, (market value,)	33,640 00
Cash on hand,	67,308 91
Loaned on notes secured by collaterals,	106,451 37
Premium notes on risks terminated,	156,232 81
Premium notes on risks not terminated,	517,742 00
	<u>\$1,138,535 59</u>

Liabilities:—

Scrip issued for profits which remain out- standing,	\$254,774 05
Losses claimed, other than those ascertained and unpaid,	153,700 00
Re-insurance at 50 per cent.,	272,424 07
	<u>680,898 12</u>
Balance of surplus,	\$457,637 47

PACIFIC MUTUAL INSURANCE COMPANY, NEW BEDFORD.

[Incorporated, March 31, 1856—Charter unlimited.]

J. C. DELANO, *Vice-President.**Secretary, B. T. RICKETSON.*

Assets of the Company, November 1, 1861:—

Cash on hand,	\$2,915 91	
Stock notes not overdue,	210,000 00	
Premium notes on risks terminated,	50,939 74	
Premium notes on risks not terminated,	96,041 98	
	<hr/>	\$359,897 63

Liabilities:—

Losses claimed, other than those ascertained and unpaid,	\$27,298 74	
Borrowed on Company's notes—no collateral given,	28,984 87	
Re-insurance at 50 per cent.,	48,020 99	
	<hr/>	104,304 60
		<hr/>
		\$255,593 03
Deduct stock notes not overdue,		210,000 00
		<hr/>
Balance of surplus,		\$45,593 03

UNION MUTUAL MARINE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated, May 15, 1851—Charter expires, 1861.]

THOMAS S. HATHAWAY, *President.**Secretary, BORDEN WOOD.*

United States Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
U. S. 6 per cent. of 1861,	—	\$31,000	—	\$29,295
U. S. treasury notes, $7\frac{3}{10}$ per cent.,	—	20,000	—	20,000
		<hr/>		<hr/>
		\$51,000		\$49,295

State Stocks:—

Massachusetts State bonds,	—	\$20,000	—	\$20,350
--------------------------------------	---	----------	---	----------

Bank Stocks:—

200 shares Mechanics' Bank,	\$100	\$20,000	\$100	\$20,000
82 " Bedford Commercial Bank,	100	8,200	100	8,200
124 " Merchants' Bank,	100	12,400	100	12,400
101 " Marine Bank,	100	10,100	100	10,100
		<hr/>		<hr/>
		\$50,700		\$50,700

Railroad Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares Boston and Worcester R. R., . \$100		\$20,000	103 $\frac{3}{4}$	\$20,750
200 " Boston and Providence R. R., 100		20,000	100 $\frac{3}{4}$	20,150
80 " Fitchburg Railroad, . . 100		8,000	93 $\frac{1}{2}$	7,480
51 " N. Bedford and Taunton R. R., 100		5,100	66	3,366
		<hr/>		<hr/>
		\$53,100		\$51,746

Railroad Bonds:—

Western Railroad bonds, -	\$20,000	-	\$20,200
New Bedford and Taunton R. R. bonds, -	10,000	-	10,000
	<hr/>		<hr/>
	\$30,000		\$30,200

Assets of the Company, November 1, 1861:—

United States stocks, (market value,) . . .	\$49,295 00	
State stocks, (market value,)	20,350 00	
Bank stocks, (market value,)	50,700 00	
Railroad stocks, (market value,)	51,746 00	
Railroad bonds, (market value,)	30,200 00	
Building on leased land and furniture of office,	1,200 00	
Cash on hand,	9,814 27	
Loaned on notes secured by collaterals, . . .	92,749 39	
Premium notes on risks terminated,	79,656 92	
Premium notes on risks not terminated, . . .	201,166 39	
	<hr/>	\$586,877 97

Liabilities:—

Scrip issued for profits which remain outstanding,	\$290,854 00	
Losses ascertained and unpaid,	23,482 41	
Re-insurance at 50 per cent.,	100,583 19	
	<hr/>	414,919 60
Balance of surplus,		\$171,958 37

MUTUAL FIRE COMPANIES.

	ABINGTON MUTUAL, Abington.	ANNISQUAM MUTUAL, Gloucester.	ARKWRIGHT MUTUAL, Boston.	ATTEBOROUGH MUTUAL, Attleborough.	BARNSTABLE CO. MUTUAL, Yarmouth.
Amount insured by existing policies in First Class, . . .	\$329,529 00	\$199,942 50	\$1,824,252 00	\$701,586 00	\$2,695,608 00
insured in Second Class, . . .	- - -	- - -	- - -	- - -	- - -
of premiums and deposits on same in First Class, . . .	12,616 11	14,431 33	105,059 93	61,017 66	103,327 77
of premiums and deposits in Second Class, . . .	- - -	- - -	- - -	- - -	- - -
of premiums and deposits rec'd in cash, First Class, . . .	4,205 37	420 33	17,511 66	1,955 48	34,442 59
of premiums and deposits in cash in Second Class, . . .	- - -	- - -	- - -	- - -	- - -
of Bank Stock, (market value,) . . .	- - -	- - -	3,860 00	- - -	3,154 00
of Railroad Stock, (market value,) . . .	- - -	- - -	- - -	- - -	384 00
of Railroad Bonds, (market value,) . . .	- - -	- - -	- - -	- - -	2,000 00
invested in real estate, (cost on the books,) . . .	521 59	- - -	- - -	- - -	- - -
Other investments, . . .	120 00	2,340 00	9,048 75	1,256 60a	21,532 07
Assets or securities of the Company pledged for liabilities, . . .	- - -	- - -	- - -	- - -	- - -
Cash on hand and in bank, . . .	- - -	40 00	3,379 54	325 15	1,232 97
in hands of agents, . . .	163 39	- - -	- - -	- - -	- - -
Amount of losses paid the past year in First Class, . . .	175 25	- - -	880 26	1,200 00	2,066 50
of losses paid in Second Class, . . .	- - -	- - -	- - -	- - -	- - -
assessed on notes the past year, . . .	- - -	215 24†	- - -	- - -	- - -
assessed beyond the amount of notes, . . .	- - -	- - -	- - -	- - -	- - -
of liability of the assured to further assessment, . . .	8,410 74	28,860 51	315,179 79	122,035 32	206,655 54
of assessments past due and not paid, . . .	- - -	- - -	- - -	- - -	- - -
of policies terminated the past year in First Class, . . .	68,080 00	28,750 00	968,800 00	96,115 50	459,569 00
of policies terminated in Second Class, . . .	- - -	- - -	- - -	- - -	- - -
of policies issued the past year in First Class, . . .	63,469 00	39,200 00	1,723,452 00	109,630 00	517,669 00
of policies issued in Second Class, . . .	- - -	- - -	- - -	- - -	- - -
of cash received for such policies in First Class, . . .	732 97	77 50	15,823 49	545 82	6,800 62
of cash received for such policies in Second Class, . . .	- - -	- - -	- - -	- - -	- - -
of cash paid for re-insurance, . . .	- - -	44 20	- - -	- - -	- - -

Amount of premiums rec'd in notes for same, First Class, . . .	1,453 60	2,583 25	79,117 45	7,404 72	13,601 24
of premiums received in notes in Second Class, . . .	-	-	-	-	-
of losses ascertained and unpaid, . . .	-	-	-	-	-
of losses claimed other than those ascertained and unpaid, . . .	-	-	-	-	362 50
of cash dividends paid to policy-holders, . . .	72 51	38 82||	4,482 97	-	4,714 42
of assessments beyond the notes, last year, . . .	-	-	-	-	-
owed for money borrowed, . . .	-	-	-	-	-
Highest rate of interest paid, . . .	-	-	-	-	-
rate of interest received, . . .	6 per cent.	6 per cent.	6 per cent.	-	6 6 per cent.
Amount received for interest, . . .	3 43	110 40	675 14	79 82	1,757 94
insured on real estate, . . .	295,049 00*	189,827 50	1,824,252 00§	681,191 00	2,246,340 00
insured on personal property, . . .	34,480 00†	10,115 00	-	20,395 00	449,268 00
of delinquent notes not charged to profit and loss account, . . .	-	-	-	-	-
paid for expenses, taxes and commissions, . . .	332 99	40 00	4,591 92	218 67	590 83
Proportion of property insured in Massachusetts, . . .	All.	All.	917,339 00	All.	All.
of loss on property situated in Massachusetts, . . .	-	No loss.	274 38	All.	All.

|| On policies terminated.

‡ Uncollected.

b Excepting on Stocks.

† One year policies.

a Including interest.

* Five year policies.

§ Not kept separate.

	BERKSHIRE MUTUAL, Pittsfield.	BOSTON MANUF'S MUTUAL, Boston.	BOOT AND SHOE MANUFACTURERS MUTUAL FIRE, Lynn.	BRISTOL COUNTY MUTUAL FIRE, New Bedford.	CAMBRIDGE MUTUAL, Cambridgeport.
Amount insured by existing policies in First Class, . . .	\$2,284,313 00	\$9,123,229 00	\$1,914,914 00	\$5,014,835 00	\$1,661,679 00
insured in Second Class, . . .	- -	- -	- -	- -	- -
of premiums and deposits on same in First Class, . . .	80,443 21	477,437 82	107,932 17	528,892 35	57,428 28
of premiums and deposits in Second Class, . . .	- -	- -	- -	- -	- -
of premiums and deposits rec'd in cash, First Class, . . .	26,814 40	79,572 97	21,791 56	25,185 35	26,943 36
of premiums and deposits in cash in Second Class, . . .	- -	- -	- -	- -	- -
of Bank Stock, (market value,) . . .	- -	55,870 00	4,650 00	- -	1,600 00
of Railroad Stock, (market value,) . . .	- -	- -	- -	- -	- -
of Railroad Bonds, (market value,) . . .	- -	- -	- -	- -	- -
invested in real estate, (cost on the books,) . . .	2,331 80	- -	- -	- -	- -
Other investments, . . .	10,600 00	10,000 00	7,000 00	- -	12,699 90
Assets or securities of the Company pledged for liabilities, . . .	- -	- -	- -	- -	- -
Cash on hand and in bank, . . .	1,056 06	20,358 02	3,309 69	350 62	136 92
in hands of agents, . . .	- -	- -	1,460 92	- -	493 66
Amount of losses paid the past year in First Class, . . .	1,169 00*	13,451 75	3,548 70	2,162 63	3,561 73
of losses paid in Second Class, . . .	- -	- -	- -	- -	- -
assessed on notes the past year, . . .	- -	- -	952 62	- -	- -
assessed beyond the amount of notes, . . .	- -	- -	- -	- -	- -
of liability of the assured to further assessment, . . .	160,886 43	795,729 70	231,085 94	1,007,414 00	114,856 56
of assessments past due and not paid, . . .	- -	- -	347 39	- -	- -
of policies terminated the past year in First Class, . . .	312,486 00	8,842,778 00	849,452 00	838,990 00	477,084 00
of policies terminated in Second Class, . . .	- -	- -	- -	- -	- -
of policies issued the past year in First Class, . . .	337,598 00	9,311,729 00	749,802 00	- -	606,546 00
of policies issued in Second Class, . . .	- -	- -	- -	- -	- -
of cash received for such policies in First Class, . . .	3,973 42	82,573 89	8,051 89	3,752 75	7,210 27
of cash received for such policies in Second Class, . . .	- -	- -	- -	- -	- -
of cash paid for re-insurance, . . .	- -	- -	- -	- -	- -

Amount of premiums rec'd in notes for same, First Class, . . .	7,946 84	412,869 45	-	-	75,055 00	11,821 77
of premiums received in notes in Second Class, . . .	-	-	-	-	-	-
of losses ascertained and unpaid, . . .	-	-	-	-	750 00	-
of losses claimed other than those ascertained and unpaid, . . .	275 60	-	4,500 00	-	-	-
of cash dividends paid to policy-holders, . . .	825 24	61,858 71	2,253 06	-	-	2,572 62
of assessments beyond the notes, last year, . . .	-	-	-	-	-	-
owed for money borrowed, . . .	-	-	-	-	4,700 00 ^a	-
Highest rate of interest paid, . . .	-	-	-	-	6 per cent.	-
rate of interest received, . . .	6 per cent.	6 per cent. [†]	6 per cent.||	-	6 per cent.	6 per cent.
Amount received for interest, . . .	564 00	4,693 42	425 57	-	-	907 67
insured on real estate, . . .	2,245,735 00	9,123,229 00	293,824 00	-	5,014,835 00	1,415,304 00
insured on personal property, . . .	38,578 00	-	1,621,090 00	-	-	246,375 00
of delinquent notes not charged to profit and loss account, . . .	-	-	-	-	-	-
paid for expenses, taxes and commissions, . . .	759 37	7,687 34	2,176 14	-	2,857 66	2,022 08
Proportion of property insured in Massachusetts, . . .	All.	3,484,812 00	All.	-	98 per cent.	All.
of loss on property situated in Massachusetts, . . .	All.	12,872 44	All.	-	All.	All.

* \$450 occurred last year.

|| Bank dividends 9 per cent.; other securities 6 per cent.

† On money loaned and dividends on bank stocks.

§ Five per cent. on premium notes.

‡ On demand with interest at 6 per cent.

^a Borrowed on the Company's credit.

	CHARLESTOWN MUTUAL, Charlestown.	CHELSEA MUTUAL FIRE, Chelsea.	CITIZENS' MUTUAL, Brighton.	CITY MUTUAL, Roxbury.	COHASSET MUTUAL, Cohasset.
Amount insured by existing policies in First Class, . . .	\$5,552,297 00	\$1,159,277 00	\$2,569,517 00	\$557,640 00	\$172,093 00
insured in Second Class, . . .	- - -	- - -	- - -	- - -	- - -
of premiums and deposits on same in First Class, . . .	102,067 97	26,221 48	95,273 47	16,680 46	11,203 68
of premiums and deposits in Second Class, . . .	- - -	- - -	- - -	- - -	- - -
of premiums and deposits rec'd in cash, First Class, . . .	79,682 63	13,110 74	31,379 37	8,360 23	2,234 36
of premiums and deposits in cash in Second Class, . . .	- - -	- - -	- - -	- - -	- - -
of Bank Stock, (market value,) . . .	- - -	6,430 00	7,520 00	600 00	817 50
of Railroad Stock, (market value,) . . .	- - -	- - -	4,226 25	- - -	- - -
of Railroad Bonds, (market value,) . . .	- - -	- - -	- - -	- - -	- - -
invested in real estate, (cost on the books,) . . .	460 00	- - -	- - -	- - -	- - -
Other investments, . . .	17,091 78*	6,360 00	5,953 25	5,770 00	1,146 37
Assets or securities of the Company pledged for liabilities, . . .	- - -	- - -	- - -	- - -	- - -
Cash on hand and in bank, . . .	1,852 80	1,001 00	535 99	- - -	166 88
in hands of agents, . . .	3,506 71	621 74	1,923 52	- - -	- - -
Amount of losses paid the past year in First Class, . . .	29,201 45	3,144 17	3,905 52	1,413 00	- - -
of losses paid in Second Class, . . .	- - -	- - -	- - -	- - -	- - -
assessed on notes the past year, . . .	- - -	- - -	- - -	- - -	- - -
assessed beyond the amount of notes, . . .	- - -	- - -	- - -	- - -	- - -
of liability of the assured to further assessment, . . .	204,135 94	39,332 22	190,546 94	33,500 00	22,407 36
of assessments past due and not paid, . . .	- - -	874 53	- - -	- - -	- - -
of policies terminated the past year in First Class, . . .	2,139,350 00	873,942 00	571,601 00	101,652 00	29,469 00
of policies terminated in Second Class, . . .	- - -	- - -	- - -	- - -	- - -
of policies issued the past year in First Class, . . .	2,156,230 00	849,410 00	603,236 00	126,352 00	31,873 00
of policies issued in Second Class, . . .	- - -	- - -	- - -	- - -	- - -
of cash received for such policies in First Class, . . .	26,033 39	8,629 12	7,148 80	1,857 00	170 98
of cash received for such policies in Second Class, . . .	- - -	- - -	- - -	- - -	- - -
of cash paid for re-insurance, . . .	550 00	47 50	- - -	- - -	115 79

Amount of premiums rec'd in notes for same, First Class, . . .	26,033 39	8,300 63	14,025 10	-	-	1,756 06
of premiums received in notes in Second Class, . . .	-	-	-	-	-	-
of losses ascertained and unpaid, . . .	1,604 00	-	-	-	-	-
of losses claimed other than those ascertained and unpaid, . . .	2,500 00	2,700 00	1,200 00||	-	-	-
of cash dividends paid to policy-holders, . . .	1,990 66	-	927 12	-	-	370 53
of assessments beyond the notes, last year, . . .	-	-	-	-	-	-
owed for money borrowed, . . .	-	-	3,550 00 ^c	-	-	-
Highest rate of interest paid, . . .	6 per cent.	6 per cent.	6 per cent.	-	-	-
rate of interest received, . . .	6 per cent.	-	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount received for interest, . . .	1,452 94	920 00 ^b	747 75	360 00	360 00	127 24
insured on real estate, . . .	4,121,290 00	1,159,277 00 [†]	2,569,517 00 [§]	540,402 00	540,402 00	161,514 00
insured on personal property, . . .	1,431,007 00	-	-	19,000 00	19,000 00	10,579 00
of delinquent notes not charged to profit and loss account, . . .	-	-	-	-	-	-
paid for expenses, taxes and commissions, . . .	7,769 64	3,513 42	95 96 ^a	-	-	-
Proportion of property insured in Massachusetts, . . .	90 per cent.	98 per cent.	2,494 71	300 00	300 00	100 00
of loss on property situated in Massachusetts, . . .	90 per cent.	All but \$125	All but \$8,700	All.	All.	All.

* Including \$6,138.06, deficit of late Treasurer, secured by bond and mortgage on real estate.

† The Second Class ceased issuing policies August 6, 1861, and has since been closing up.

|| Claimed on a policy which was suspended on account of increase of risk—loss occurring during the suspension.

^b Dividends.

† Not kept separate.

§ Not divided—nearly all real estate.

^a Party in insolvency.

^c Borrowed on Company's Note.

	CONWAY MUTUAL FIRE, Conway.	DEDHAM MUTUAL FIRE, Dedham.	DORCHESTER MUTUAL FIRE, Dorchester.	EAGLE FIRE, Boston.	ESSEX MUTUAL, Salem.
Amount insured by existing policies in First Class, . . .	\$2,956,991 00	\$310,968 00	\$5,405,788 00	\$1,425,974 00	\$1,046,100 00
insured in Second Class, . . .	- - -	- - -	- - -	- - -	- - -
of premiums and deposits on same in First Class, . . .	94,905 12	18,661 85	185,813 51	37,714 84	73,013 69
of premiums and deposits in Second Class, . . .	- - -	- - -	- - -	- - -	- - -
of premiums and deposits rec'd in cash, First Class, . . .	31,635 04	3,732 37	80,454 62	18,857 42	24,337 89
of premiums and deposits in cash in Second Class, . . .	- - -	- - -	- - -	- - -	- - -
of Bank Stock, (market value,) . . .	6,300 00	1,200 00	1,500 00	900 00	19,595 00
of Railroad Stock, (market value,) . . .	913 00	- - -	- - -	- - -	- - -
of Railroad Bonds, (market value,) . . .	- - -	- - -	- - -	- - -	2,222 00
invested in real estate, (cost on the books,) . . .	3,755 59	- - -	- - -	- - -	- - -
Other investments, . . .	4,187 42	1,880 90	37,853 70	1,450 00	5,545 00
Assets or securities of the Company pledged for liabilities.	- - -	- - -	- - -	- - -	- - -
Cash on hand and in bank, . . .	1,728 58	772 61	1,267 60	143 72	510 84
in hands of agents, . . .	642 81	87 64	3,590 56	3,042 05	- - -
Amount of losses paid the past year in First Class, . . .	2,584 79	1,784 00	16,331 38||	6,786 02	669 69
of losses paid in Second Class, . . .	- - -	- - -	- - -	- - -	- - -
of losses paid on notes the past year, . . .	- - -	- - -	- - -	10,980 43	- - -
assessed beyond the amount of notes, . . .	- - -	- - -	- - -	- - -	- - -
of liability of the assured to further assessment, . . .	158,175 20	37,323 70	371,627 02	54,905 15	121,689 45
of assessments past due and not paid, . . .	- - -	- - -	- - -	9,936 44	- - -
of policies terminated the past year in First Class, . . .	850,143 00	269,635 00	1,035,349 00	1,318,933 00	98,200 00
of policies terminated in Second Class, . . .	- - -	- - -	- - -	- - -	- - -
of policies issued the past year in First Class, . . .	714,090 00	310,968 00	1,586,269 00	800,186 00	138,050 00
of policies issued in Second Class, . . .	- - -	- - -	- - -	- - -	- - -
of cash received for such policies in First Class, . . .	7,424 06	3,732 37	20,765 20	8,351 54	3,400 63
of cash received for such policies in Second Class, . . .	- - -	- - -	- - -	- - -	- - -
of cash paid for re-insurance, . . .	- - -	- - -	9 00	12 50	- - -

Amount of premiums rec'd in notes for same, First Class, . . .	14,754 42	14,929 48	20,746 41	8,351 54	6,718 76
of premiums received in notes in Second Class, . . .	-	-	-	-	-
of losses ascertained and unpaid, . . .	866 25	-	-	3,883 53	-
of losses claimed other than those ascertained and unpaid, . . .	300 00	80 00	2,853 00	3,700 00	-
of cash dividends paid to policy-holders, . . .	2,670 61	1,442 61	2,956 34	1,589 89	2,393 61
of assessments beyond the notes, last year, . . .	-	-	-	-	-
owed for money borrowed, . . .	-	-	6,000 00 ^a	1,959 24 ^a	-
Highest rate of interest paid, . . .	-	-	6 per cent.	6 per cent.	-
rate of interest received, . . .	6 per cent.*	7 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount received for interest, . . .	794 75	192 00	1,125 74	50 00	2 1,635 39
insured on real estate, . . .	2,956,981 00†	53,098 00	1,351,229 00	1,007,080 00	1,038,300 00
insured on personal property, . . .	-	257,870 00	235,041 00	418,894 00	7,800 00
of delinquent notes not charged to profit and loss account, . . .	300 00†	-	-	308 35	-
paid for expenses, taxes and commissions, . . .	1,672 97	756 86	7,120 63	4,788 07	544 89
Proportion of property insured in Massachusetts, . . .	⁹³ / ₁₀₀	All.	99 per cent.	1,420,000 00	All.
of loss on property situated in Massachusetts, . . .	All.	All.	All.	All.	All.

* Except on Bank Stocks.

† Not kept separate.

‡ \$3,000 was reported last year; \$7,331.38, judgment and costs of court on an old loss at Garrish Market.

^a Continental Bank Stock pledged as collateral.

‡ Loss on an investment.

§ Borrowed on Treasurer's Note.

^b Including Dividends on Stocks.

	FARMERS' MUTUAL, Georgetown.	FITCHBURG MUTUAL, Fitchburg.	F R A N K L I N MUTUAL, Greenfield.	GROVELAND MUTUAL, Groveland.	HAMPSHIRE MUTUAL, Northampton.
Amount insured by existing policies in First Class, . . .	\$706,742 00	\$4,101,325 00	\$1,585,710 49	\$796,713 00	\$3,651,896 00
insured in Second Class, . . .	—	432,255 00	—	—	—
of premiums and deposits on same in First Class, . . .	20,712 00	188,640 96	81,505 65	28,819 05	149,438 10
of premiums and deposits in Second Class, . . .	—	30,447 91	—	—	—
of premiums and deposits rec'd in cash, First Class, . . .	6,904 22	48,394 92	16,301 13	—	49,812 70
of premiums and deposits in cash in Second Class, . . .	—	8,329 12	—	—	—
of Bank Stock, (market value,) . . .	—	—	5,600 00	—	1,000 00
of Railroad Stock, (market value,) . . .	—	—	—	—	4,187 00
of Railroad Bonds, (market value,) . . .	—	7,000 00	—	—	—
invested in real estate, (cost on the books,) . . .	—	43,430 17	4,697 17	250 00	28,695 00
Other investments, . . .	—	—	—	—	—
Assets or securities of the Company pledged for liabilities, . . .	—	—	—	—	—
Cash on hand and in bank, . . .	489 46	2,977 63	449 52	—	468 40
in hands of agents, . . .	360 36*	—	708 99	—	—
Amount of losses paid the past year in First Class, . . .	21 06	10,329 47	1,607 06||	1,173 90	5,804 14
of losses paid in Second Class, . . .	—	26 84	—	—	—
assessed on notes the past year, . . .	8,475 75	—	—	—	—
assessed beyond the amount of notes, . . .	—	—	—	—	—
of liability of the assured to further assessment, . . .	26,512 21	377,281 92	163,011 30	57,638 10	298,876 20
of liability of the assured in Second Class, . . .	—	60,895 82	—	—	—
of assessments past due and not paid, . . .	1,913 00†	—	—	55 59	—
of assessments past due in Second Class, . . .	—	431 88†	—	—	—
of policies terminated the past year in First Class, . . .	441,861 00	1,094,397 00	240,584 50	38,860 00	507,957 00
of policies terminated in Second Class, . . .	—	450,257 00	—	—	—
of policies issued the past year in First Class, . . .	70,291 00	1,361,454 00	346,947 50	109,445 00	546,865 00
of policies issued in Second Class, . . .	—	446,495 00	—	—	—
of cash received for such policies in First Class, . . .	591 39	14,536 84	3,639 84	123 00	6,803 64

Amount of cash received for such policies in Second Class, of cash paid for re-insurance,	-	-	8,179 84	-	-	-	-
of premiums rec'd in notes for same, First Class, . . .	-	1,182 78	38,657 43	-	-	-	-
of premiums received in notes in Second Class, . . .	-	-	21,606 80	-	-	4,047 70	13,607 28
of losses ascertained and unpaid,	-	2,686 08	742 00	-	-	-	-
of losses claimed other than those ascertained and unpaid,	-	200 00	1,600 00	-	-	-	-
of cash dividends paid to policy-holders,	-	-	10,772 47	-	715 59	-	3,894 78
of assessments beyond the notes, last year,	-	-	-	-	-	-	-
owned for money borrowed,	-	6,264 59	-	-	-	1,100 00\$	-
Highest rate of interest paid,	12 per cent.	-	-	-	-	-	-
rate of interest received,	-	-	6 per cent.	8 per cent.	-	-	a 6 per cent.
Amount received for interest,	-	-	3,153 09	641 26	-	-	2,204 60
insured on real estate,	-	530,056 50	3,152,667 00	1,268,570 49	732,485 00	-	b 546,885 00
insured on personal property,	-	176,685 50	1,380,913 00	317,140 00	64,228 00	-	-
of delinquent notes not charged to profit and loss account,	-	-	-	-	-	-	-
paid for expenses, taxes and commissions,	-	691 91	1,864 98	879 27	250 00	-	c 1,077 16
Proportion of property insured in Massachusetts, . . .	All but \$5,000	-	4,460,135 00	All.	All but 1 policy.	All.	All.
of loss on property situated in Massachusetts, . . .	All.	-	All.	All.	All.	-	-

* Only about \$100 good. † Worthless.
 ‡ Borrowed on Treasurer's Note. a Except for Dividends on Stocks. b Not kept separate. c Including office rent, taxes and commissions.

	HAVERHILL MUTUAL, Haverhill.	HINGHAM MUTUAL, Hingham.	HOLLISTON MUTUAL, Holliston.	HOLYOKE MUTUAL, Salem.	HOUSATONIC MUTUAL, Stockbridge.
Amount insured by existing policies in First Class, . . .	\$3,352,352 00	\$7,883,784 00	\$883,500 00	\$4,876,340 06	\$366,022 00
insured in Second Class, . . .	-	-	-	5,405,025 09	-
of premiums and deposits on same in First Class, . . .	94,753 89	325,696 10	94,970 18	121,601 02	43,765 29
of premiums and deposits in Second Class, . . .	-	-	-	146,085 32	-
of premiums and deposits rec'd in cash, First Class, . . .	31,584 63	109,038 05	7,632 23	60,800 51	14,588 43
of premiums and deposits in cash in Second Class, . . .	-	-	-	73,042 66	-
of Bank Stock, (market value,) . . .	4,810 00	28,478 00	-	39,826 20	1,000 00
of Railroad Stock, (market value,) . . .	-	9,767 00	-	7,849 50	450 00
of Railroad Bonds, (market value,) . . .	-	900 00	-	2,720 00	-
invested in real estate, (cost on the books,) . . .	-	4,520 00	-	54,888 84	323 67
Other investments, . . .	4,579 08	41,896 23	250 00	18,060 00	1,220 80
Assets or securities of the Company pledged for liabilities, . . .	-	-	-	-	-
Cash on hand and in bank, . . .	111 83	223 26	393 81	7,832 07	156 75
in hands of agents, . . .	2,264 29	1,640 99	186 16	2,307 73	197 55
Amount of losses paid the past year in First Class, . . .	4,048 57	2,976 74	850 00	2,568 23||	-
of losses paid in Second Class, . . .	-	-	-	19,833 15||	-
assessed on notes the past year, . . .	-	-	-	-	-
assessed beyond the amount of notes, . . .	-	-	-	-	-
of liability of the assured to further assessment, . . .	189,507 78	325,696 10	7,932 95	182,401 53	87,530 58
of assessments past due and not paid, . . .	-	-	-	219,127 98	-
of policies terminated the past year in First Class, . . .	5,447 92	-	1,698 52	-	-
of policies terminated in Second Class, . . .	769,695 00	1,010,022 00	612,916 00	1,208,780 33	192,504 00
of policies issued the past year in First Class, . . .	-	-	-	3,105,595 93	-
of policies issued in Second Class, . . .	692,875 00	1,204,253 00	120,488 00	1,549,622 00	208,960 00
of cash received for such policies in First Class, . . .	-	-	-	3,675,748 83	-
of cash received for such policies in Second Class, . . .	6,943 02	16,907 58	1,100 29	25,778 29\$	2,269 57
	-	-	-	32,800 79\$	-

Amount of cash paid for re-insurance, of premiums rec'd in notes for same, First Class,	-	-	-	-	35 70	-	-
of premiums received in notes in Second Class,	20,339 57	33,468 18	-	2,959 58	25,778 29 ^a	-	4,539 14
of losses ascertained and unpaid,	-	-	-	-	32,800 79 ^a	-	-
of losses claimed other than those ascertained and unpaid,	2,100 00	-	-	610 00	1,000 00 ^b	-	-
of losses claimed in Second Class,	-	-	-	-	-	-	-
of cash dividends paid to policy-holders,	-	-	-	-	2,000 00 ^c	-	-
of assessments beyond the notes, last year,	582 39*	10,579 05	-	-	11,650 96 ^d	-	454 66
owed for money borrowed,	-	-	-	-	-	-	-
Highest rate of interest paid,	4,800 00	-	425 00	-	-	-	-
rate of interest received,	6 per cent.	-	6 per cent.	6 per cent.	6 per cent.	-	-
Amount received for interest,	8 per cent.	6 per cent.	-	5 per cent.	6 per cent.	-	6 per cent.
insured on real estate,	614 50†	4,314 73	-	-	6,971 26 ^e	-	78 26
insured on personal property,	2,769,326 00	7,274,414 00	-	678,935 25	7,589,629 72	-	g 366,022 00
of delinquent notes not charged to profit and loss account,	583,026 00	609,370 00†	-	204,564 75	2,691,735 43	-	-
paid for expenses, taxes and commissions,	-	-	-	-	-	-	-
Proportion of property insured in Massachusetts,	3,028 88	2,090 32	200 00	-	12,274 38 ^f	-	572 02
of loss on property situated in Massachusetts,	All.	All.	All.	All.	$\frac{3}{4}$ $\frac{1}{2}$ $\frac{1}{4}$	274,516 50	None occurred.

* Dividends discontinued June 1, 1861.

† Received and now due.

‡ Household Furniture.

|| This includes portions of expenses in regard to losses.

§ This includes the gross amount of premiums on policies issued.

b Ready for payment on call.

c Award made but not rendered.

d First Class, \$4,003.76; Second Class, \$7,647.20.

e Including Dividends and Rents—First Class, \$3,179.67; Second Class, \$3,791.59.

f Expenses of First Class, \$1,542.57—Commissions, \$2,673.87; Expenses of Second Class, \$3,973.51—Commissions, \$4,084.40.

g Not kept separate.

	LOWELL MUTUAL, Lowell.	LYNN MUTUAL, Lynn.	MARLBOROUGH MUTUAL, Marlborough.	MASSACHUSETTS MUTUAL, Boston.	MECHANICS' MUTUAL, Boston.
Amount insured by existing policies in First Class, . . . insured in Second Class, . . .	\$593,668 00	\$1,383,625 00	\$1,197,754 42	\$15,129,535 00	\$20,500,639 00
of premiums and deposits on same in First Class, . . .	—	—	—	—	—
of premiums and deposits in Second Class, . . .	24,958 00	92,804 18	143,867 16	258,659 60	531,718 50
of premiums and deposits rec'd in cash, First Class, . . .	—	—	—	—	—
of premiums and deposits in cash in Second Class, . . .	6,232 18	16,404 39	6,090 08	258,659 60	272,475 40
of Bank Stock, (market value,) . . .	—	6,300 00	—	—	—
of Railroad Stock, (market value,) . . .	—	1,440 00	—	168,184 50	96,040 50
of Railroad Bonds, (market value,) . . .	—	2,496 00	—	—	—
invested in real estate, (cost on the books,) . . .	—	—	—	—	—
Other investments, . . .	4,673 15	6,280 00	1,400 00	—	—
Assets or securities of the Company pledged for liabilities, . . .	—	—	—	93,680 41	172,180 76
Cash on hand and in bank, . . .	—	—	—	—	29,380 00
in hands of agents, . . .	30 52	489 86	489 09	—	—
Amount of losses paid the past year in First Class, . . .	42 66	—	286 85	6,113 74	2,032 13
of losses paid in Second Class, . . .	—	1,092 06	325 00	—	—
of losses paid on notes the past year, . . .	—	—	—	8,243 86	36,728 06
assessed on notes the past year, . . .	—	—	—	—	—
assessed beyond the amount of notes, . . .	—	—	2,683 30	—	—
of liability of the assured to further assessment, . . .	—	—	—	—	—
of assessments past due and not paid, . . .	56,179 65	92,804 18	137,768 48	517,319 20	531,718 50
of policies terminated the past year in First Class, . . .	—	—	2,620 62†	—	—
of policies terminated in Second Class, . . .	280,494 00	259,335 00	150,888 46	1,883,050 00	2,533,325 00
of policies issued the past year in First Class, . . .	—	—	—	—	—
of policies issued in Second Class, . . .	306,662 00	247,215 00*	163,728 00	2,256,350 00	3,170,835 00
of cash received for such policies in First Class, . . .	—	—	—	—	—
of cash received for such policies in Second Class, . . .	2,643 73	2,310 00	1,356 47 ^a	37,921 80	40,840 69
of cash paid for re-insurance, . . .	—	—	—	—	—
	—	—	73 86†	—	—

Amount of premiums rec'd in notes for same, First Class, . . .	7,931 19	9,230 86	15,447 92	-	-	39,782 26
of premiums received in notes in Second Class, . . .	-	-	-	-	-	-
of losses ascertained and unpaid, . . .	-	-	-	-	-	1,077 00
of losses claimed other than those ascertained and unpaid, . . .	-	-	600 00	-	-	-
of cash dividends paid to policy-holders, . . .	90 14	2,200 73	-	30,907 98	-	14,620 46
of assessments beyond the notes, last year, . . .	-	-	62 68	-	-	-
owed for money borrowed, . . .	-	-	400 00	-	-	17,000 00
Highest rate of interest paid, . . .	-	-	-	-	-	6 per cent.
rate of interest received, . . .	6 per cent.	8 per cent.	-	6 per cent.	-	6 per cent.
Amount received for interest, . . .	157 65	1,078 50	-	17,897 00 ^a	-	14,063 64
insured on real estate, . . .	495,809 00	1,272,750 00	959,819 79	15,129,535 00	-	20,113,761 00
insured on personal property, . . .	96,859 00	110,875 00	237,934 63	-	-	386,875 00
of delinquent notes not charged to profit and loss account, . . .	-	-	-	-	-	-
paid for expenses, taxes and commissions, . . .	-	-	-	-	-	-
Proportion of property insured in Massachusetts, . . .	803 98	868 34	218 42	9,287 82	14,211 42	-
of loss on property situated in Massachusetts, . . .	All in Lowell.	All.	\$	All.	All.	-
	No losses.	All.	-	All.	All.	-

* The reason that this amount is less than the Policies cancelled is, that the Company have refused to renew on stocks of goods.

† Committed to Collector, October 1, 1861, to collect after thirty days' notice.

‡ The business of the Company is limited to eight towns in Massachusetts.

‡ Refunded on cancelled Policies.

^a Interest on Notes and Dividend on Bank Stocks.

	MERCHANTS' AND FARMERS', Worcester.	MERRIMACK MUTUAL, Andover.	MIDDLESEX MUTUAL, Concord.	MILFORD MUTUAL, Milford.	MUTUAL SAFETY, South Reading.
Amount insured by existing policies in First Class, . . .	\$9,174,334 00	\$2,960,599 00	\$5,972,763 00	\$950,481 00	\$1,608,742 00
insured in Second Class, . . .	-	-	-	-	^b
of premiums and deposits on same in First Class, . . .	339,798 45	167,212 62	288,712 67	48,310 23	41,930 44
of premiums and deposits in Second Class, . . .	-	-	-	-	-
of premiums and deposits rec'd in cash, First Class, . . .	113,266 15	27,868 77	76,239 94	16,103 41	17,229 48
of premiums and deposits in cash in Second Class, . . .	-	-	-	-	-
of Bank Stock, (market value,) . . .	33,600 00	-	22,061 00	540 00	1,000 00
of Railroad Stock, (market value,) . . .	-	-	3,945 00	-	-
of Railroad Bonds, (market value,) . . .	-	-	2,920 00	-	-
invested in real estate, (cost on the books,) . . .	-	-	1,523 89	-	3,859 82
invested in real estate in Second Class, . . .	-	-	-	-	952 12
Other investments, . . .	42,842 44	12,502 06	28,803 75	3,601 25	-
Assets or securities of the Company pledged for liabilities, . . .	-	-	-	-	1,000 00
Cash on hand and in bank, . . .	15,177 88	46 71	1,951 45	1,783 79	792 18
in hands of agents, . . .	1,837 15	327 15	2,803 80	674 38	1,695 06
Amount of losses paid the past year in First Class, . . .	28,072 93	1,194 00	13,946 59	3,508 62	1,696 95
of losses paid in Second Class, . . .	-	-	-	-	6,273 16
assessed on notes the past year, . . .	-	-	-	-	^c 14,033 66
assessed beyond the amount of notes, . . .	-	-	-	-	-
of liability of the assured to further assessment, . . .	226,532 30	334,425 24	577,425 34	48,310 23	83,860 88
of liability of the assured in Second Class, . . .	-	-	-	-	42,566 74
of assessments past due and not paid, . . .	-	-	-	-	-
of assessments past due in Second Class, . . .	-	-	1,525 35 [†]	-	1,642 15
of policies terminated the past year in First Class, . . .	3,094,625 00	424,360 00	1,154,690 00	312,290 00	416,276 00
of policies terminated in Second Class, . . .	-	-	-	-	1,464,075 00
of policies issued the past year in First Class, . . .	3,887,548 00	600,016 00	1,291,457 00	294,435 00	509,818 00
of policies issued in Second Class, . . .	-	-	-	-	550,132 00

Amount of cash received for such policies in First Class, . . .	41,492 81	5,851 96	16,627 37	2,860 45	5,220 09
of cash received for such policies in Second Class, . . .	—	—	—	—	6,790 19
of cash paid for re-insurance, . . .	70 85	—	—	—	804 75
of premiums rec'd in notes for same, First Class, . . .	82,831 12	11,703 92	—	5,720 90	5,220 09
of premiums received in notes in Second Class, . . .	—	—	—	—	6,790 19
of losses ascertained and unpaid, . . .	—	400 00	—	100 00 ^a	1,658 32
of losses ascertained and paid in Second Class, . . .	—	—	—	—	1,300 00
of losses claimed other than those ascertained and unpaid, . . .	7,400 00*	—	650 00	—	550 00
of losses claimed in Second Class, . . .	—	—	—	—	1,000 00
of cash dividends paid to policy-holders, . . .	10,897 91	785 38	4,818 30	791 09	d 2,876 59
of assessments beyond the notes, last year, . . .	—	—	—	—	—
owed for money borrowed, . . .	—	—	—	—	e 1,000 00
owed for money borrowed in Second Class, . . .	—	—	—	—	f 9,545 08
Highest rate of interest paid, . . .	—	—	—	—	6 per cent.
rate of interest received, . . .	6 per cent.	7 per cent.	6 per cent.	6 per cent.	7 per cent.
Amount received for interest, . . .	4,626 73	562 00	4,155 60\$	241 33	155 03
insured on real estate, . . .	6,365,936 00	2,733,109 00†	4,340,845 00	405,607 00	1,260,657 00
insured on personal property, . . .	2,808,398 00	227,490 00	1,631,918 00	544,874 00	348,085 00
of delinquent notes not charged to profit and loss account, . . .	—	—	—	—	—
paid for expenses, taxes and commissions, . . .	8,589 90	2,230 37	3,743 35	734 99	840 25
paid for expenses in Second Class, . . .	—	—	—	—	5,327 10
Proportion of property insured in Massachusetts, . . .	$\frac{3}{4}$	Nearly all.	All.	All.	Nearly all.
of loss on property situated in Massachusetts, . . .	$\frac{1}{2}$	All.	All.	All.	About $\frac{2}{3}$.

* \$3,500 resisted as fraudulent.

‡ Dividends on Stocks and Assessments collected.

† Including some mixed Policies.

a A disputed claim.

‡ All charged off.

b All Policies in General Class terminated October 25, 1861.

c Assessed November 13, 1861, for the purpose of closing up and paying all the liabilities of the General Class.

d Including refunded premiums on cancelled Policies.

e Borrowed on Treasurer's Note.

f Borrowed on Treasurer's Note and private endorsements.

	MUTUAL FIRE ASSURANCE, Springfield.	NEWBURYPORT MUTUAL, Newburyport.	NORFOLK MUTUAL, Dedham.	PEOPLE'S EQUITABLE, Taunton.	PEOPLE'S MUTUAL, Worcester.
Amount insured by existing policies in First Class, . . . insured in Second Class, . . . of premiums and deposits on same in First Class, . . . of premiums and deposits in Second Class, . . . of premiums and deposits rec'd in cash, First Class, . . . of premiums and deposits in cash in Second Class, . . . of Bank Stock, (market value,) . . . of Railroad Bonds, (market value,) . . . of Railroad Bonds, (market value,) . . . invested in real estate, (cost on the books,) . . . Other investments, . . . Assets or securities of the Company pledged for liabilities, . . . Cash on hand and in bank, . . . in hands of agents, . . . Amount of losses paid the past year in First Class, . . . of losses paid in Second Class, . . . assessed on notes the past year, . . . assessed beyond the amount of notes, . . . of liability of the assured to further assessment, . . . of assessments past due and not paid, . . . of policies terminated the past year in First Class, . . . of policies terminated in Second Class, . . . of policies issued the past year in First Class, . . . of policies issued in Second Class, . . . of cash received for such policies in First Class, . . . of cash received for such policies in Second Class, . . . of cash paid for re-insurance, . . .	\$2,464,560 00* - - - 162,811 25 32,562 25 24,606 00 - - - - - - 7,200 00 - 192 15 - - - 1,481 54 - - - - - - 325,622 50 328,910 00 382,975 00 - - - 5,152 81 - - -	\$726,110 00 - - - 25,896 33 - - - 8,632 11 - - - 7,975 00 - - - - - - 3,615 00 - 300 00 - 667 40 - - - 77,688 99 102,135 00 106,635 00 - - - 1,270 39 - - -	\$10,685,418 00 - - - 795,479 00 - - - 159,095 80 - - - - - - 10,500 00 67,951 65 - - - 1,308 53 7,014 11 18,186 58 - - - 1,590,958 00 - - - 1,531,738 00 - - - 1,681,662 00 - - - 25,609 70 - - -	\$3,012,196 00 - - - 152,280 00 - - - 30,456 00 - - - - - - - - - - - - 8,423 81 - - - 81 74 2,463 42 5,718 25 - - - 11,414 10 - - - 271,575 00 - - - 195,610 00 - - - 2,015 80 - - -	\$4,119,610 00 - - - 194,731 48 - - - 56,089 40 - - - - - - - - - - - - 25,482 27 - - - 2,734 52 1,029 72 4,991 97 - - - - - - 389,462 96 - - - 1,974,001 00 - - - 1,629,279 00 - - - 19,504 22 - - -

Amount of premiums rec'd in notes for same, First Class,	20,611 25	2,540 78	102,438 80	8,063 20	59,851 57
of premiums received in notes in Second Class, .	-	-	-	-	-
of losses ascertained and unpaid,	250 00	-	4,850 00	-	-
of losses claimed other than those ascertained and unpaid,	-	-	-	-	-
of cash dividends paid to policy-holders,	3,289 58	-	8,905 37	301 10	5,863 35
of assessments beyond the notes, last year,	-	-	-	-	-
owed for money borrowed,	-	-	3,000 00 ^a	6,574 50 ^d	-
Highest rate of interest paid,	-	-	6 per cent.	10 per cent.	-
rate of interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount received for interest,	2,060 49†	771 65‡	4,535 95 ^b	71 26	3,674 11
insured on real estate,	2,464,560 00	696,110 00	10,685,418 00 ^c	1,868,971 00	3,297,632 00
insured on personal property,	-	30,000 00	-	1,143,225 00	821,978 00
of delinquent notes not charged to profit and loss account,	-	-	-	-	-
paid for expenses, taxes and commissions,	-	-	-	1,248 80	-
Proportion of property insured in Massachusetts,	1,160 47	242 00	4,129 05	1,967 23	3,820 57
of loss on property situated in Massachusetts,	All.	All.	All.	$\frac{1}{2}$ ^d	$\frac{3}{4}$ ^d
of loss on property situated in Massachusetts,	All.	All.	All.	All.	$\frac{1}{16}$

* Divided as follows:—On dwelling-houses, \$2,172.94; on meeting-houses, \$21,600; on school-houses, \$9,100; on barns, \$259,720; on physician's offices, \$600; on shoemakers' shops, \$550.

† Including Bank Dividends.

‡ Including Dividends on Stocks.

^a Borrowed on Treasurer's Note to Dedham Bank.

^c Except small sums on furniture.

^d Borrowed on endorsement of Directors.

	PLYMOUTH COUNTY MUTUAL, Plymouth.	QUINCY MUTUAL, Quincy.	SALEM MUTUAL, Salem.	SALISBURY AND AMESBURY, Amesbury Mills.
Amount insured by existing Policies in First Class, . . .	\$623,225 00	\$13,757,344 00	\$1,238,750 00	\$200,449 50
insured in Second Class, . . .	-	-	-	-
of premiums and deposits on same in First Class, . . .	44,022 22	556,173 92	83,865 24	13,861 87
of premiums and deposits in Second Class, . . .	-	-	-	-
of premiums and deposits rec'd in cash, First Class, . . .	15,837 08	183,707 54	20,966 31	1,418 67
of premiums and deposits in cash in Second Class, . . .	-	-	-	-
of Bank Stock, (market value,) . . .	-	23,627 00	12,711 00	-
of Railroad Stock, (market value,) . . .	-	-	-	-
of Railroad Bonds, (market value,) . . .	-	-	200 00	-
invested in real estate, (cost on the books,) . . .	-	2,635 28	-	-
Other investments, . . .	150 00*	62,274 52	9,068 00	168 12
Assets or securities of the Company pledged for liabilities, . . .	-	-	-	-
Cash on hand and in bank, . . .	514 00	2,434 86	274 90	38 50
in hands of agents, . . .	940 00	10,289 34	-	16 80
Amount of losses paid the past year in First Class, . . .	1,070 00	29,900 64	2,363 29	10 00
of losses paid in Second Class, . . .	-	-	-	-
assessed on notes the past year, . . .	-	-	-	-
assessed beyond the amount of notes, . . .	-	-	-	-
of liability of the assured to further assessment, . . .	88,044 44	1,112,347 84	146,764 17	27,722 74
of assessments past due and not paid, . . .	-	-	-	-
of policies terminated the past year in First Class, . . .	106,420 00	4,376,865 00	659,700 00	-
of policies terminated in the Second Class, . . .	-	-	-	-
of policies issued the past year in First Class, . . .	174,304 00	5,261,472 00	711,100 00	8,300 00
of policies issued in Second Class, . . .	-	-	-	-
of cash received for such policies in First Class, . . .	1,877 00	63,268 04	12,247 30	72 10
of cash received for such policies in Second Class, . . .	-	-	-	-
of cash paid for re-insurance, . . .	-	-	-	-

Amount of premiums rec'd in notes for same, First Class,	3,754 14	126,536 08	36,359 40	-
of premiums received in notes in Second Class, .	-	-	-	-
of losses ascertained and unpaid, .	550 00	600 00†	-	-
of losses claimed other than those ascertained and unpaid, .	-	4,800 00	-	-
of cash dividends paid to policy-holders, .	40 08	15,941 45	9,498 98	-
of assessments beyond the notes, last year, .	-	-	-	-
owed for money borrowed, .	-	-	-	-
Highest rate of interest paid, .	-	-	-	-
rate of interest received, .	-	6 per cent.‡	6 per cent.	-
Amount received for interest, .	-	5,048 25	1,188 04 ^a	10 62
insured on real estate, .	38,951,562 50	10,675,390 50	1,041,850 00	166,051 34
insured on personal property, .	23,370,937 50	3,081,953 50	196,900 00 ^b	34,398 16
of delinquent notes not charged to profit and loss account, .	-	690 74||	-	-
paid for expenses, taxes and commissions, .	332 91	14,049 60§	864 80	66 00
Proportion of property insured in Massachusetts, .	All.	⁹ / ₁₀	All.	191,084 50
of loss on property situated in Massachusetts, .	All.	All but \$2,490	All.	All.

* One iron safe.

§ Including printing and stationery.

† Not called for.

‡ Except Bank Dividends.

§ Including Dividend on Stocks.

|| Carried to Suspense Account.

^b This is personal property insured the last year only.

	SAUGUS MUTUAL, Saugus.	SOUTH DANVERS MUTUAL, South Danvers.	STATE MUTUAL, Boston.	TRI-MOUNTAIN MUTUAL, Boston.
Amount insured by existing policies in First Class, . . .	\$2,224,430 00	\$910,195 00	\$2,793,236 00	\$260,726 00
insured in Second Class, . . .	-	-	-	-
of premiums and deposits on same in First Class, . . .	244,077 00	51,251 76	78,419 59	6,567 69
of premiums and deposits in Second Class, . . .	-	-	-	-
of premiums and deposits rec'd in cash, First Class, . . .	-	17,083 92	41,362 84	3,083 83
of premiums and deposits in cash in Second Class, . . .	-	-	-	-
of Bank Stock, (market value,) . . .	-	-	2,550 00	-
of Railroad Stock, (market value,) . . .	-	-	-	-
of Railroad Bonds, (market value,) . . .	-	-	-	-
invested in real estate, (cost on the books,) . . .	-	-	-	-
Other investments, . . .	-	200 00	1,125 00	‡250 00
Assets or securities of the Company pledged for liabilities, . . .	-	-	11,257 72	-
Cash on hand and in bank, . . .	-	1,140 29	1,510 67	196 58
in hands of agents, . . .	77 44	-	-	306 19
Amount of losses paid the past year in First Class, . . .	1,693 93	612 00	5,174 47	1,742 87
of losses paid in Second Class, . . .	-	-	-	-
assessed on notes the past year, . . .	-	-	-	-
assessed beyond the amount of notes, . . .	-	-	-	-
of liability of the assured to further assessment, . . .	-	-	-	-
of assessments past due and not paid, . . .	244,077 00	102,503 52	146,654 07	10,350 58
of policies terminated the past year in First Class, . . .	-	-	4,724 33	-
of policies terminated in Second Class, . . .	389,860 00	87,400 00	872,040 00	413,802 00
of policies issued the past year in First Class, . . .	438,530 00	111,250 00	606,925 00	251,550 00
of policies issued in Second Class, . . .	-	-	-	-
of cash received for such policies in First Class, . . .	-	2,084 14	6,927 35	2,562 83
of cash received for such policies in Second Class, . . .	-	-	-	-
of cash paid for re-insurance, . . .	-	-	-	-

Amount of premiums rec'd in notes for same, First Class,	51,608 00	4,168 28	4,857 35	2,764 11
of premiums received in notes in Second Class, .	- -	- -	- -	- -
of losses ascertained and unpaid,	- -	- -	48 55	200 00
of losses claimed other than those ascertained and unpaid, .	- -	- -	- -	- -
of cash dividends paid to policy-holders, . . .	- -	1,598 53	1,488 10	333 85
of assessments beyond the notes, last year, .	- -	- -	- -	- -
owed for money borrowed,	4,407 42 ^a	- -	4,500 00 [†]	- -
Highest rate of interest paid,	6 per cent.	- -	6 per cent.	- -
rate of interest received,	- -	8 per cent.	6 per cent.	6 per cent.
Amount received for interest,	- -	1,235 39	3,566 44	9 73
insured on real estate,	1,760,335 00	910,195 00	2,507,651 00	164,843 00
insured on personal property,	464,095 00	- -	285,585 00	95,883 00
of delinquent notes not charged to profit and loss account, .	- -	- -	4,724 33	15 00
paid for expenses, taxes and commissions, . .	144 22	500 00	6,243 02	12,424 70
Proportion of property insured in Massachusetts, .	All.	All except \$1,100	All but \$400	All.
of loss on property situated in Massachusetts, .	All.	All.	All.	All.

¶ \$359.69 are expenses of 1860.

† Sofa and desks.

‡ Shawmut Bank Stock as security for \$2,500.

^a Borrowed on Treasurer's Note.

* Thirty shares Shawmut Bank.

	TRADERS' AND MECHANICS', Lowell.	UNION MUTUAL, Boston.	WEST NEWBURY MUTUAL, West Newbury.	WESTFORD MUTUAL, Westford.
Amount insured by existing policies in First Class, . . .	\$3,381,310 00	\$8,156,418 00	\$1,452,990 00	\$332,125 00
insured in Second Class, . . .	- - -	- - -	- - -	- - -
of premiums and deposits on same in First Class, . . .	171,721 36	215,613 84	72,211 00	20,050 00
of premiums and deposits in Second Class, . . .	- - -	- - -	- - -	- - -
of premiums and deposits rec'd in cash, First Class, . . .	43,950 50	119,056 54	||	597 81
of premiums and deposits in cash in Second Class, . . .	- - -	- - -	- - -	- - -
of Bank Stock, (market value,) . . .	2,400 00	46,278 50	- - -	- - -
of Railroad Stock, (market value,) . . .	- - -	10,506 50	- - -	- - -
of Railroad Bonds, (market value,) . . .	- - -	- - -	- - -	- - -
invested in real estate, (cost on the books,) . . .	- - -	- - -	- - -	- - -
Other investments, . . .	25,384 70	43,741 69	75 00	- - -
Assets or securities of the Company pledged for liabilities, . . .	- - -	- - -	- - -	- - -
Cash on hand and in bank, . . .	1,908 10	1,878 60	- - -	268 16
in hands of agents, . . .	950 87	- - -	- - -	- - -
Amount of losses paid the past year in First Class, . . .	7,915 67	3,132 29	501 00	- - -
of losses paid in Second Class, . . .	- - -	- - -	- - -	- - -
assessed on notes the past year, . . .	- - -	- - -	2,600 00\$	- - -
assessed beyond the amount of notes, . . .	- - -	- - -	- - -	- - -
of liability of the assured to further assessment, . . .	255,641 72	215,613 84	216,633 00a	20,318 16
of assessments past due and not paid, . . .	- - -	- - -	- - -	- - -
of policies terminated the past year in First Class, . . .	696,291 00	1,082,325 00	88,485 00	28,925 00
of policies terminated in Second Class, . . .	- - -	- - -	- - -	- - -
of policies issued the past year in First Class, . . .	866,393 00	1,377,600 00	106,636 00	34,555 00
of policies issued in Second Class, . . .	- - -	- - -	- - -	- - -
of cash received for such policies in First Class, . . .	10,016 04	20,877 25	75 00	62 19
of cash received for such policies in Second Class, . . .	- - -	- - -	- - -	- - -
of cash paid for re-insurance, . . .	15 00	- - -	32 00	- - -

Amount of premiums rec'd in notes for same, First Class, of premiums received in notes in Second Class, of losses ascertained and unpaid, of losses claimed other than those ascertained and unpaid,	37,577 82 — 990 00 — 1,904 52*	15,927 70 — — — 3,595 80	1,200 00 — — — —
of cash dividends paid to policy-holders, of assessments beyond the notes, last year, owed for money borrowed,	— — — —	— — — —	— — — —
Highest rate of interest paid,	—	—	—
rate of interest received,	7 $\frac{3}{10}$ per cent.	6 per cent.	6 per cent.
Amount received for interest,	1,678 54†	4,923 05	13 08
insured on real estate,	2,886,012 00	7,373,031 00	283,825 00
insured on personal property,	495,298 00	783,387 00‡	48,300 00
of delinquent notes not charged to profit and loss account,	—	—	—
paid for expenses, taxes and commissions,	2,044 69	7,635 15	55 00
Proportion of property insured in Massachusetts,	About $\frac{1}{10}$	8,114,718 00	All.
of loss on property situated in Massachusetts,	About $\frac{1}{10}$	All.	No losses.

* Including \$345.44 return premiums.

† Including Dividends on Stocks.

‡ An assessment, amounting to \$2,000 above abatements, was ordered October, 1860, which came into 1861 account.

§ Household furniture.

|| No cash premiums taken.

a By Act of Incorporation, treble the amount of premium note.

	WESTFIELD MUTUAL, Westfield.	WEYMOUTH AND BRAINTREE, Weymouth.	WORCESTER MUTUAL, Worcester.	WORCESTER MANUFACTURERS' MUTUAL, Worcester.
Amount insured by existing policies in First Class, . . .	\$353,643 00	\$1,597,586 00	\$16,746,967 00	\$3,100,745 00
insured in Second Class, . . .	- - -	- - -	- - -	- - -
of premiums and deposits on same in First Class, . . .	12,304 08	112,087 63	1,028,005 84	178,416 21
of premiums and deposits in Second Class, . . .	- - -	- - -	- - -	- - -
of premiums and deposits rec'd in cash, First Class, . . .	4,101 36	24,914 63	231,110 77	28,934 96
of premiums and deposits in cash in Second Class, . . .	- - -	- - -	- - -	- - -
of Bank Stock, (market value,) . . .	400 00	4,895 00	55,200 00	6,000 00
of Railroad Stock, (market value,) . . .	- - -	- - -	- - -	- - -
of Railroad Bonds, (market value,) . . .	- - -	- - -	3,500 00	- - -
invested in real estate, (cost on the books,) . . .	- - -	- - -	600 00	- - -
Other investments, . . .	3,548 19	1,287 00	126,017 76	20,500 00
Assets or securities of the Company pledged for liabilities, . . .	- - -	- - -	- - -	- - -
Cash on hand and in bank, . . .	44 35	481 45	5,809 90	2,197 02
in hands of agents, . . .	302 75	835 31	- - -	- - -
Amount of losses paid the past year in First Class, . . .	400 00*	4,033 79	19,815 69	a 1,711 40
of losses paid in Second Class, . . .	- - -	- - -	- - -	- - -
assessed on notes the past year, . . .	- - -	- - -	- - -	- - -
assessed beyond the amount of notes, . . .	- - -	- - -	- - -	- - -
of liability of the assured to further assessment, . . .	- - -	- - -	- - -	- - -
of assessments past due and not paid, . . .	- - -	- - -	- - -	- - -
of policies terminated the past year in First Class, . . .	8,202 72	326,244 36	1,028,005 84	149,471 25
of policies terminated in Second Class, . . .	- - -	- - -	- - -	- - -
of policies issued the past year in First Class, . . .	99,390 00	514,345 00	2,893,111 00	2,813,479 00
of policies issued in Second Class, . . .	- - -	- - -	- - -	- - -
of cash received for such policies in First Class, . . .	122,761 00	432,568 00	3,282,127 00	3,337,515 00
of cash received for such policies in Second Class, . . .	- - -	- - -	- - -	- - -
of cash paid for re-insurance, . . .	1,248 43	5,904 14	42,957 75	28,934 96
	- - -	- - -	- - -	- - -

Amount of premiums rec'd in notes for same, First Class, . . .	2,483 60	16,219 66	85,915 50	149,481 25
of premiums received in notes in Second Class, . . .	-	-	-	-
of losses ascertained and unpaid, . . .	-	-	4,865 00	-
of losses claimed other than those ascertained and unpaid, . . .	-	2,000 00	1,900 00	-
of cash dividends paid to policy-holders, . . .	328 92	1,754 74	28,831 28	17,532 73
of assessments beyond the notes, last year, . . .	-	-	-	-
owed for money borrowed, . . .	-	-	2,463 00	-
Highest rate of interest paid, . . .	6 per cent.	-	6 per cent.	-
rate of interest received, . . .	6 per cent.	6 per cent.	7 per cent.	6 per cent.
Amount received for interest, . . .	155 23	589 18	10,808 12	1,608 27
insured on real estate, . . .	267,078 00	1,439,885 00	13,724,085 00	43,100,745 00
insured on personal property, . . .	86,565 00	157,701 00	3,022,882 00	-
of delinquent notes not charged to profit and loss account, . . .	2 85	-	-	-
paid for expenses, taxes and commissions, . . .	210 80	1,124 96	5,905 00	3,666 41
Proportion of property insured in Massachusetts, . . .	All.	All.	All in Worcester County.	1,631,239 00
of loss on property situated in Massachusetts, . . .	All.	All.	"	457 29

† Not kept separate.

† Name changed from "Worcester Mechanics' Mutual."

* For a loss which occurred in 1860.

a Manufacturers' Class.

A G G R E G A T E .

Amount insured by existing policies in First Class, . . .	\$212,721,080 91
insured in Second Class,	5,837,280 09
of premiums and deposits on same in First Class, . . .	9,847,863 93
of premiums and deposits on same in Second Class, . . .	176,533 23
of premiums and deposits received in cash in First Class,	2,711,216 28
of premiums and deposits received in cash in Second Class,	81,371 78
of Bank Stock, (market value,)	760,079 20
of Railroad Stock, (market value,)	69,204 00
of Railroad Bonds, (market value,)	23,958 00
invested in Real Estate, (cost on the books,) First Class,	82,227 09
invested in Real Estate, cost on the books, Second Class,	952 12
Other investments,	1,077,223 44
Assets or securities of the Company pledged for liabilities, . . .	30,380 00
Cash on hand and in bank,	103,750 47
in hands of agents,	54,975 03
Amount of losses paid the past year in First Class, . . .	329,405 86
of losses paid the past year in Second Class, . . .	19,859 99
assessed on notes the past year in First Class, . . .	51,355 10
of liability of the assured to further assessment in First Class,	15,140,684 08
of liability of the assured to further assessment in Second Class,	324,115 89
of assessments past due and not paid in First Class,	33,200 84
of assessments past due and not paid in Second Class,	2,074 03
of policies terminated the past year in First Class, . . .	56,288,085 79
of policies terminated the past year in Second Class,	5,019,927 93
of policies issued the past year in First Class, . . .	60,787,887 50
of policies issued the past year in Second Class, . . .	4,672,375 83
of cash received for such policies in First Class, . . .	705,541 25
of cash received for such policies in Second Class, . . .	47,770 82
of cash paid for re-insurance,	1,006 40
of premiums received in notes for same in First Class,	1,796,835 24
of premiums received in notes for same in Second Class,	61,197 78
of losses ascertained and unpaid in First Class, . . .	29,830 73
of losses ascertained and unpaid in Second Class, . . .	1,300 00
of losses claimed other than those ascertained and unpaid in First Class,	38,171 10

Amount of losses claimed other than those ascertained and unpaid in Second Class,	\$3,000 00
of cash dividends paid to policy-holders,	298,866 57
of assessments beyond the notes, last year,	62 68
owed for money borrowed in First Class,	68,143 75
owed for money borrowed in Second Class,	9,545 08
Highest rate of interest paid,	12 per cent.
rate of interest received,	8 per cent.
Amount received for interest,	117,281 18
insured on real estate,	166,872,319 53
insured on personal property,	51,686,041 47
of delinquent notes not charged to profit and loss account,	7,386 03
paid for expenses, taxes and commissions,	171,706 26

NOTE.—In the printed blank, the thirty-first interrogatory requires the “highest rate of interest received.” The question is answered in some of the returns, “six per cent., except on bank stocks,” and “eight per cent., including bank stocks,” &c. The question being imperfectly answered, the percentage is put down in the tables, as given, without regard to stocks owned.

R E M A R K S.

ABINGTON MUTUAL FIRE INSURANCE COMPANY, ABINGTON.

[Incorporated, May 30, 1856—Charter expires, 1884.]

BAXTER COBB, *President*.

Secretary, JOHN N. NOYES.

Amount of Assets other than notes received for premium and deposits:—

Office building,	\$471 59
Iron safe,	50 00
Parish note,	120 00
Cash on hand,	179 64
Due from agents and policies in office,	163 39
	\$984 62

Liabilities:—

Re-insurance at 50 per cent.,	\$2,102 68
Liabilities,	\$2,102 68
Net assets,	984 62
Balance against the Company,	\$1,118 06

Assets brought forward, \$750 88	Losses paid, . . . \$175 25	
Cash Premium, . . . 732 97	Dividends, . . . 72 51	
Interest, . . . 3 43	Expenses, . . . 332 99	
	Iron Safe, . . . 50 00	
	\$630 75	
\$1,487 28		
Balance, . . . \$856 53	Assets carried forward, \$984 62	+\$128 09

ANNISQUAM MUTUAL FIRE INSURANCE COMPANY, GLOUCESTER.

[Incorporated, March 11, 1847—Charter expires, 1875.]

NATHANIEL DULEY, *President*.

Secretary, O. W. SARGENT.

Amount of Assets other than notes received for premium and deposits:—

Notes on interest,	\$2,040 00
Deposited in Cape Ann Savings Bank,	300 00
Cash on hand,	40 00
Uncollected assessments,	215 00
	\$2,595 00
Liabilities:—	
Re-insurance at 50 per cent.,	210 17
Balance of surplus,	\$2,384 83

Assets brought forward, \$2,285 50	Dividends, . . . \$38 82	
Cash Premium, . . . 77 50	Expenses, . . . 40 00	
Interest, . . . 110 40		
\$2,473 40	\$78 82	
Balance, . . . \$2,394 58	Assets carried forward, \$2,384 83	—\$9 75

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, February 8, 1860.]

WALDO HIGGINSON, *President.**Secretary, E. H. SPRAGUE.*

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
10 shares Bank of Commerce, . . .	\$.100	\$1,000	\$91	\$910
2 “ Columbian Bank, . . .	. 100	200	100	200
20 “ Webster Bank, . . .	. 100	2,000	90	1,800
10 “ Eagle Bank, . . .	. 100	1,000	95	950
		\$4,200		\$3,860
Other Investments:—				
Boston 5 per cent. stock, . . .		\$2,000		\$1,950
Massachusetts 6 per cent. stock, . . .		2,000		2,015
United States treasury notes, . . .		2,000		2,026 $\frac{1}{4}$
“ “ “ “ . . .		500		513 $\frac{3}{4}$
“ “ “ “ . . .		1,000		1,025
“ “ “ “ . . .		1,500		1,518 $\frac{3}{4}$
		\$9,000		\$9,048 $\frac{1}{4}$

Assets of the Company, other than notes received for premium and deposits:

Bank stocks,	\$3,860 00	
Other investments,	9,048 75	
Cash on hand,	3,379 54	
		\$16,288 29

Liabilities:—

Re-insurance at 50 per cent.,	8,755 83	
Balance of surplus,	\$7,532 46	

Assets brought forward, \$10,065 20	Paid Losses, . . . \$880 26	
Cash Premium, . . . 15,823 49	Dividends, . . . 1,295 12	
Interest, . . . 675 14	Dividends on policies expired Oct. 1, . . . 3,187 85	
	Expenses, . . . 4,591 92	
	Returned prem. in cases of cancelled policies, . . . 617 22	
\$26,563 83	\$10,572 37	
Balance, . . . \$15,991 46	Assets carried forward, \$16,288 29	+\$296 83

ATTLEBOROUGH MUTUAL FIRE INSURANCE COMPANY, ATTLEBOROUGH.

[Incorporated, February 24, 1844—Charter expires, 1872.]

JOHN DAGGETT, *President.*

Secretary, SAMUEL CARPENTER.

Assets of the Company, other than notes received for premium and deposits

Deposited in Pawtucket Savings Bank, . . .	\$1,103 69	
Deposited in Providence County Savings B'k, . . .	152 94	
Cash on hand,	325 15	
		<u>\$1,581 78</u>

Liabilities:—

Re-insurance at 50 per cent.,	977 74
Balance of surplus,	<u>\$604 04</u>

Assets brought forward, \$2,386 34	Paid Losses, . . . \$1,200 00	
Cash Premium, . . . 545 82	Expenses, . . . 218 67	
Interest, . . . 79 82		
		<u>\$1,418 67</u>
<u>\$3,011 98</u>		
Balance, . . . \$1,593 31	Assets carried forward, \$1,581 78	—\$11 53

BARNSTABLE COUNTY MUTUAL FIRE INSURANCE COMPANY YARMOUTH PORT.

[Incorporated, March 2, 1833—Charter expires, 1881.]

ZENAS D. BASSET, *President.*

Secretary, AMOS OTIS.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
10 shares Barnstable Bank, . . .	\$100	\$1,000	\$100	\$1,000
12 “ Tremont Bank, Boston, . . .	100	1,200	104½	1,254
10 “ Falmouth Bank, Falmouth, . . .	100	1,000	90	900
		<u>\$3,200</u>		<u>\$3,154</u>

Railroad Stocks:—

16 shares Cape Cod Railroad, . . .	\$60	\$960	\$24	\$384
------------------------------------	------	-------	------	-------

Railroad Bonds:—

2 \$1,000 Cape Cod Railroad bonds, . . .		\$2,000		\$2,000
--	--	---------	--	---------

Other Investments:—

United States 6 per cent. coupon stock, . . .	\$1,000 00	\$900 00
Notes of individuals secured by collaterals or satisfactory endorsements,		<u>\$20,632 07</u>
		<u>\$21,532 07</u>

Assets of the Company, other than notes received for premium and deposits :

Bank stocks, (market value,)	\$3,154 00	
Railroad stocks, (market value,)	384 00	
Railroad bonds, (market value,)	2,000 00	
Other investments,	21,532 07	
Cash on hand,	1,232 97	
		<u>\$28,303 04</u>

Liabilities:—

Losses claimed, other than those ascertained and unpaid,	\$362 50	
Re-insurance at 50 per cent.,	17,221 30	
		<u>17,583 80</u>
Balance of surplus,		<u>\$10,719 24</u>

Assets brought forward, \$27,882 28	Losses paid,	\$2,066 50	
Cash Premium, 6,800 62	Dividends,	4,714 42	
Interest, 1,757 94	Expenses,	590 83	
	Depreciation of Stocks,	454 00	
		<u>\$7,825 75</u>	
Balance, \$28,615 09	Assets carried forward, \$28,303 04		—\$312 05

BERKSHIRE MUTUAL FIRE INSURANCE COMPANY, PITTSFIELD.

[Incorporated, March 6, 1835—Charter expires, 1863.]

WALTER LAFLIN, *President.*

Secretary, JOHN A. WALKER.

Assets of the Company, other than notes received for premium and deposits :

Real estate, (cost on the books,)	\$2,331 80	
Promissory notes,	10,600 00	
Cash on hand,	1,056 06	
		<u>\$13,987 86</u>

Liabilities:—

Losses claimed, other than those ascertained and unpaid,	\$275 60	
Re-insurance at 50 per cent.,	13,407 20	
		<u>13,682 80</u>
Balance of surplus,		<u>\$305 06</u>

Assets brought forward, \$12,204 05	Losses paid,	\$1,169 00	
Cash Premium, 3,973 42	Dividends,	825 24	
Interest, 564 00	Expenses,	759 37	
		<u>\$2,753 61</u>	
Balance, \$13,987 86	Assets carried forward, \$13,987 86		

BOSTON MANUFACTURERS' MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated, March 15, 1850—Charter expires, 1878.]

WILLIAM AMORY, *President.**Secretary, E. E. MANTON.*

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Webster Bank, . . .	\$100	\$10,000	\$90	\$9,000
167 " State Bank, . . .	60	10,020	60	10,020
100 " New England Bank, . . .	100	10,000	100	10,000
100 " Merchants' Bank, . . .	100	10,000	82½	8,250
100 " City Bank, . . .	100	10,000	95	9,500
100 " Bank of Commerce, . . .	100	10,000	91	9,100
		<u>\$60,020</u>		<u>\$55,870</u>

Assets of the Company, other than notes received for premium and deposits :

Bank stocks, (market value,) . . .	\$55,870 00	
U. S. 7 ³ / ₁₀ per cent. bonds, (market value,) . . .	10,000 00	
Cash on hand, . . .	20,358 02	
		<u>\$86,228 02</u>

Liabilities :—

Re-insurance at 50 per cent., . . .	39,786 48
Balance of surplus, . . .	<u>\$46,441 54</u>

Assets brought forward, \$85,504 98	Losses paid, . . . \$13,451 75	
Cash Premium, . . . 82,573 89	Dividends, . . . 61,858 71	
Interest, . . . 4,693 42	Expenses, . . . 7,687 34	
	Depreciation of Stocks, 10,353 50	
<u>\$172,772 29</u>	<u>\$93,351 30</u>	
Balance, . . . \$79,420 99	Assets carried forward, \$86,228 02	<u>+\$6,807 03</u>

BOOT AND SHOE MANUFACTURERS' MUTUAL FIRE INSUR- ANCE COMPANY, LYNN.

[Incorporated, April 4, 1854—Charter expires, 1882.]

WILLIAM BASSET, *President.**Secretary, VALENTINE MEADER.*

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
15 shares Shoe and Leather Dealers' B'k, Boston, . . .	\$100	\$1,500	\$110	\$1,650
15 " City Bank, Lynn, . . .	100	1,500	100	1,500
10 " Bank of the Republic, Boston, . . .	100	1,000	90	900
6 " Lynn Mechanics' Bank, Lynn, . . .	100	600	100	600
		<u>\$4,600</u>		<u>\$4,650</u>

Assets of the Company, other than notes received for premium and deposits:

Bank stocks, (market value,)	\$4,650 00	
Treasurer's note, city of Lynn, Feb. 13, 1861,	3,000 00	
" " " " June 15, 1861,	4,000 00	
Cash on hand,	3,309 69	
Due from agents,	1,460 92	
Uncollected assessments,	347 39	
		<u>\$16,768 00</u>

Liabilities:—

Losses claimed, other than those ascertained and unpaid,	\$4,500 00	
Re-insurance at 50 per cent.,	10,895 78	
		<u>15,395 78</u>
Balance of surplus,		\$1,372 22

Assets brought forward, \$15,367 10	Losses paid,	\$3,548 70	
Cash Premium, 8,051 89	Dividends,	2,253 06	
Interest, 425 57	Expenses,	2,176 14	
Assessments, 952 62	Depreciation of Stocks,	632 50	
		<u>\$8,610 40</u>	
Balance, \$16,186 78	Assets carried forward, \$16,768 00		+\$599 22

BRISTOL COUNTY MUTUAL FIRE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated, February 13, 1829—Charter expires, 1885.]

WILLIAM H. TAYLOR, *President.*

Secretary, JAS. S. TILLINGHAST.

NOTE.—This Company confines its business to the insurance of dwellings and real estate of the first class only. At the time of effecting insurance it receives in cash five per cent. on the amount of the premium notes. All the expenses of the Company, including the pay of the local agents, (they have no travelling agents,) are paid from the five per cent. on the premium notes.

Assets of the Company, other than notes received for premium and deposits:

Cash on hand,	\$350 62
-------------------------	----------

Liabilities:—

Losses ascertained and unpaid,	\$750 00	
Borrowed on the Company's credit,	4,700 00	
Re-insurance at 50 per cent.,	12,592 68	
		<u>18,042 68</u>

Liabilities, \$18,042 68

Assets, 350 62

Balance against the Company, . \$17,692 06

Assets brought forward, . . . \$350 62	Losses paid, . . . \$2,162 63	
Cash Premium, . . . 3,752 75	Expenses, . . . 2,857 66	
Borrowed, . . . 1,400 00		
<u>\$5,503 37</u>	<u>\$5,020 29</u>	
Balance, . . . \$583 08	Assets carried forward, \$350 62	—\$232 46

CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY, CAMBRIDGEPORT.

[Incorporated, March 14, 1833.]

JOSIAH W. COOK, *President.*

Secretary, HENRY THAYER.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
15 shares Cambridge City Bank, . . .	\$.100	\$1,500	\$100	\$1,500
1 " Framingham Bank, . . .	100	100	100	100
		<u>\$1,600</u>		<u>\$1,600</u>

Assets of the Company, other than notes received for premium and deposits:

Bank stocks, (market value,)	\$1,600 00	
Loans on mortgages,	12,699 90	
Real estate,	2,115 10	
Cash on hand,	136 92	
Due from agents,	493 66	
	<u>\$17,045 58</u>	

Liabilities:—

Re-insurance at 50 per cent.,	13,471 68	
Balance of surplus,	<u>\$3,573 90</u>	

Assets brought forward, \$18,646 60	Losses paid, . . . \$3,561 73	
Cash Premium, . . . 7,210 27	Dividends, . . . 2,572 62	
Interest, . . . 907 67	Expenses, . . . 2,022 08	
	Depreciation of Stocks, 15 00	
<u>\$26,764 54</u>	<u>\$8,171 43</u>	
Balance, . . . \$18,593 11	Assets carried forward, \$17,045 58	—\$1,547 53

CHARLESTOWN MUTUAL FIRE INSURANCE COMPANY, CHARLESTOWN.

[Incorporated, March 23, 1836—Charter expires, 1864.]

E. P. MACKINTIRE, *President*.

Secretary, E. W. KEYES.

Assets of the Company, other than notes received for premium and deposits:

Real estate,	\$460 00	
Deficit of late Treasurer, secured by bond and mortgage on real estate,	6,138 06	
Loaned on mortgages of real estate,	4,500 00	
Loaned on personal and collateral security,	6,452 72	
Cash on hand,	1,852 80	
Due from agents,	3,506 71	
		\$22,910 29

Liabilities:—

Losses ascertained and unpaid,	\$1,604 00	
Losses claimed, other than those ascertained and unpaid,	2,500 00	
Re-insurance at 50 per cent.,	39,841 32	
		43,945 32

Liabilities, \$43,945 32

Assets, 22,910 29

Balance against the Company, . \$21,035 03

Assets brought forward, \$42,930 23	Losses paid, . . . \$29,201 45	
Cash Premium, . . . 26,033 39	Dividends, . . . 1,990 66	
Interest, . . . 1,452 94	Re-insurance, . . . 550 00	
	Expenses, . . . 7,769 64	
		\$39,511 75
	Assets carried forward, \$22,910 29	—\$7,994 52

CHELSEA MUTUAL FIRE INSURANCE COMPANY, CHELSEA.

[Incorporated, April 22, 1847—Charter expires, 1875.]

JESSE GOULD, *President*.

Secretary, H. B. HERSEY.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Tradesman's Bank,	\$100	\$5,000	\$93	\$4,650
10 " North Bank,	100	1,000	88	880
10 " Revere Bank,	100	1,000	90	900
		\$7,000		\$6,430

Assets of the Company, other than notes received for premium and deposits:

Bank stocks, (market value,)	\$6,430 00
60 shares Chelsea Gas Light Company,	6,360 00

Amount carried forward, . . . \$12,790 00

<i>Amount of Assets brought forward,</i>		\$12,790 00	
Cash on hand,		1,001 31	
Due from agents,		621 74	
Unpaid assessments,		874 53	
		<u> </u>	\$15,287 58
<i>Liabilities :—</i>			
Losses claimed, other than those ascertained and unpaid,		\$2,700 00	
Re-insurance at 50 per cent.,		6,555 37	
		<u> </u>	9,255 37
Balance of surplus,			\$6,032 21

Assets brought forward, \$16,058 79	Losses paid,	\$3,144 17
Cash Premium, 8,629 12	Expenses,	3,513 42
Interest, 920 00	Depreciation of Stocks,	267 50
	Re-insurance,	47 50
	Paid Loan,	2,100 00
	Return and cancelled Premiums,	764 29
	Charged to Profit and Loss,	483 45
		<u> </u>
<u>\$25,607 91</u>		\$10,320 33
Balance, \$15,287 58	Assets carried forward, \$15,287 58	

CITIZENS' MUTUAL FIRE INSURANCE COMPANY, BRIGHTON.

[Incorporated, March 7, 1846—Charter expires, 1874.]

E. C. SPARHAWK, *President*.*Secretary*, S. W. TROWBRIDGE.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Safety Fund Bank,	\$100	\$5,000	\$91	\$4,550
30 " Hide and Leather Bank,	100	3,000	90	2,700
3 " Cambridge Bank,	100	300	90	270
		<u>\$8,300</u>		<u>\$7,520</u>

Railroad Stocks:—

4 shares Boston and Lowell Railroad,	\$500	\$2,000	\$460	\$1,840
23 " Boston and Worcester R. R.,	100	2,300	103 $\frac{3}{4}$	2,386 $\frac{1}{4}$
		<u>\$4,300</u>		<u>\$4,226$\frac{1}{4}$</u>

Assets of the Company, other than notes received for premium and deposits:

Bank stocks, (market value,)	\$7,520 00
Railroad stocks, (market value,)	4,226 25
Loaned on endorsed notes,	5,953 25
Cash on hand,	535 99
Due from agents,	1,923 52
Accrued interest,	244 10
<i>Amount carried forward,</i>	<u> </u>
	\$20,403 11

<i>Amount of Assets brought forward,</i>		\$20,403 11
<i>Liabilities :—</i>		
Losses claimed, other than those ascertained and unpaid,	\$1,200 00	
Borrowed on Company's note,	3,550 00	
Re-insurance at 50 per cent.,	15,689 68	
		20,439 68
Liabilities,	\$20,439 68	
Assets,	20,403 11	
Balance against the Company,	\$36 57	

Assets brought forward,	\$27,274 03	Losses paid,	\$3,905 52	
Cash Premium,	7,148 80	Dividends,	927 12	
Interest,	747 75	Expenses,	2,494 71	
Borrowed,	3,550 00	Assessments charged to Profit and Loss,	4,561 70	
		Depreciation of Stocks,	1,676 25	
	\$38,720 58		\$13,565 30	
Balance,	\$25,155 28	Assets carried forward,	\$20,403 11	—\$4,752 17

CITY MUTUAL INSURANCE COMPANY, ROXBURY.

[Incorporated, April 11, 1846—Charter expires, 1874.]

AARON D. WILLIAMS, *President.**Secretary,* GEO. GREGERSON.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
12 shares People's Bank, Roxbury,	\$50	\$600	\$50	\$600

Assets of the Company, other than notes received for premium and deposits :

United States stocks, (market value,)	\$2,000 00	
Notes secured by collaterals,	3,770 00	
Bank stocks, (market value,)	600 00	
		\$6,370 00

Liabilities :—

Re-insurance at 50 per cent.,	4,180 12	
Balance of surplus,	\$2,189 88	

Assets brought forward,	\$5,880 00	Losses paid,	\$1,413 00	
Cash Premium,	1,857 00	Expenses,	300 00	
Interest,	360 00			
	\$8,097 00		\$1,713 00	
Balance,	\$6,384 00	Assets carried forward,	\$6,370 00	—\$14 00

COHASSET MUTUAL FIRE INSURANCE COMPANY, COHASSET.

[Incorporated, March 18, 1845—Charter expires, 1873.]

MARTIN LINCOLN, *President.**Secretary, J. Q. A. LOTHROP.*

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
3 shares Merchants' Bank, Boston, .	\$.100	\$300	\$82½	\$247½
6 " City Bank, Boston,	100	600	95	570
		<u>\$900</u>		<u>\$817½</u>

Assets of the Company, other than notes received for premium and deposits :

Bank stocks, (market value,)	\$817 50	
Deposited in Cohasset Savings Bank, . .	746 25	
Note of town of Cohasset,	200 00	
Note of First Parish of Cohasset,	162 69	
Note of Henry J. Turner,	37 43	
Cash on hand,	166 88	
	<u></u>	\$2,130 75

Liabilities:—

Re-insurance at 50 per cent.,	1,117 18
Balance of surplus,	<u>\$1,013 57</u>

Assets brought forward, \$2,201 62	Re-insurance paid, . . \$115 79	
Cash Premium, . . 170 98	Dividends, . . . 370 53	
Interest, . . . 127 24	Expenses, . . . 100 00	
	Depreciation of Stocks, 150 75	
	<u>\$737 07</u>	
<u>\$2,499 84</u>		
Balance, . . \$1,762 77	Assets carried forward, \$2,130 00	+ \$367 23

CONWAY MUTUAL FIRE INSURANCE COMPANY, CONWAY.

[Incorporated, April 13, 1849—Charter expires, 1877.]

LUTHER BODMAN, Jr., *President.**Secretary, H. W. BILLINGS.*

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
53 shares Conway Bank,	\$.100	\$5,300	\$100	\$5,300
10 " Greenfield Bank,	100	1,000	100	1,000
		<u>\$6,300</u>		<u>\$6,300</u>

Railroad Stocks:—

11 shares Connecticut River Railroad, . \$100	\$1,100	\$79	\$869
---	---------	------	-------

Assets of the Company, other than notes received for premium and deposits:

Bank stocks, (market value,)	\$6,300 00	
Railroad stocks, (market value,)	869 00	
United States bonds, (market value,)	500 00	
Accrued interest on United States bonds,	7 40	
Real estate,	3,755 59	
Loans on mortgage of real estate,	1,920 30	
Loans on pledge of bank stocks,	800 00	
Loans on personal security,	959 72	
Cash on hand,	1,728 58	
Due from agents,	642 81	
		<u>\$17,483 40</u>

Liabilities:—

Losses ascertained and unpaid,	\$866 25	
Losses claimed, other than those ascertained and unpaid,	300 00	
Re-insurance at 50 per cent.,	15,817 52	
		<u>16,983 77</u>
Balance of surplus,		\$499 63

Assets brought forward, \$16,896 46	Losses paid, \$2,584 79	
Cash Premium, 7,424 06	Dividends, 2,670 61	
Interest, 794 75	Expenses, 1,672 97	
	Depreciation of Stocks, 365 00	
		<u>\$7,293 37</u>
\$25,115 27		
Balance, . . . \$17,821 90	Assets carried forward, \$17,483 40	—\$338 50

DEDHAM MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated, February 2, 1837—Charter expires, 1865.]

ABRAHAM F. HOWE, *President*.

Secretary, IRA CLEVELAND.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
12 shares Dedham Bank,	\$100	\$1,200	\$100	\$1,200

Assets of the Company, other than notes received for premium and deposits:

Bank stocks, (market value,)	\$1,200 00	
Note of Joseph Streak,	800 00	
Accrued interest on note of Joseph Streak,	65 07	
Note of Town of Dedham,	1,000 00	
Accrued interest on note of Town of Dedham,	15 83	
Cash on hand,	772 61	
Due from agents,	87 64	
Amount carried forward,		<u>\$3,941 15</u>

<i>Amount of Assets brought forward,</i>			\$3,941 15
<i>Liabilities:—</i>			
Losses claimed,		\$80 00	
Re-insurance at 50 per cent.,		1,866 19	
			1,946 19
Balance of surplus,			\$1,994 96

Assets brought forward,	\$4,265 38	Losses paid,	\$1,784 00	
Cash Premium,	3,732 37	Dividends,	1,442 61	
Interest,	192 00	Expenses,	756 86	
		Depreciation of Stocks,	144 00	
	\$8,189 75		\$4,127 47	
Balance,	\$4,062 28	Assets carried forward,	\$3,941 15	—\$121 13

DORCHESTER MUTUAL FIRE INSURANCE COMPANY, DORCHESTER.

[Incorporated, March 16, 1855—Charter expires, 1883.]

A. CHURCHILL, *President.*

Secretary, W. F. TEMPLE.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
15 shares Blue Hill Bank, Dorchester,	\$.100	\$1,500	\$100	\$1,500

Assets of the Company, other than notes received for premium and deposits:

Bank stocks, (market value,)	\$1,500 00	
Notes receivable, secured by mortgages and stocks,	36,358 70	
Office property,	400 00	
Accrued interest,	1,095 00	
Cash on hand,	1,267 60	
Due from agents,	3,590 56	
		\$44,211 86

Liabilities:—

Losses ascertained and unpaid, and losses claimed other than those ascertained and unpaid,	\$2,853 00	
Borrowed on Treasurer's note,	6,000 00	
Re-insurance at 50 per cent.,	40,227 31	
		49,080 31
Liabilities,	\$49,080 31	
Assets,	44,211 86	
Balance against the Company,	\$4,868 45	

Assets brought forward, \$42,008 97	Losses paid, . . . \$16,331 38	
Cash Premium, . . . 20,640 20	Dividends, . . . 2,956 34	
Cash for sale of office property, . . . 125 00	Re-insurance, . . . 9 00	
Interest, . . . 1,125 74	Expenses, . . . 7,120 63	
Borrowed, . . . 6,000 00	Depreciation of Stocks, 120 00	
\$69,899 91	\$26,537 35	
Balance, . . . \$43,362 56	Assets carried forward, \$42,711 86	—\$650 70

EAGLE FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, May 4, 1853—Charter expires, 1881.]

E. C. DREW, *President.**Secretary, GEO. SHERMAN.*

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
10 shares Continental Bank, . . .	\$100	\$1,000	\$90	\$900

Assets of the Company, other than notes received for premium and deposits:

Bank stocks, (market value,)	\$900 00	
Other investments,	1,450 00	
Cash on hand,	143 72	
Due from agents,	3,042 05	
Unpaid assessments,	9,936 44	
		\$15,472 21

Liabilities:—

Losses ascertained and unpaid,	\$3,883 53	
Losses claimed, other than those ascertained and unpaid,	3,700 00	
Re-insurance at 50 per cent.,	9,428 71	
		17,012 24
Liabilities,	\$17,012 24	
Assets,	15,472 21	

Balance against the Company, . . \$1,540 03

Assets brought forward, \$8,849 86	Losses paid, . . . \$6,786 02	
Cash Premium, . . . 8,351 54	Dividends, . . . 1,589 89	
Interest, . . . 50 00	Expenses, . . . 4,788 07	
Assessments, . . . 9,936 44	Re-insurance, . . . 12 50	
Borrowed, . . . 1,959 24		
\$29,147 08	\$13,176 48	
Balance, . . . \$15,970 60	Assets carried forward, \$17,012 24	+\$1,041 64

ESSEX MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated, June 11, 1829—Renewed, March 16, 1857—Charter expires, 1881.]

GEO. NICHOLS, *President*.*Secretary*, JOHN H. NICHOLS.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
60 shares Asiatic Bank, Salem, .	\$30	\$1,800	\$30	\$1,800
30 " Commercial Bank, Salem, .	66 $\frac{2}{3}$	2,000	66 $\frac{2}{3}$	2,000
30 " Exchange Bank, " .	66 $\frac{2}{3}$	2,000	66 $\frac{2}{3}$	2,000
20 " Naumkeag Bank, " .	100	2,000	100	2,000
20 " Mercantile Bank, " .	100	2,000	100	2,000
25 " Salem Bank, " .	75	1,875	75	1,875
24 " Merchants' Bank, " .	50	1,200	50	1,200
20 " National Bank, Boston, .	100	2,000	87	1,740
15 " Traders' Bank, . . .	100	1,500	84	1,260
10 " Maverick Bank, . . .	100	1,000	82	820
20 " Village Bank, Danvers, .	100	2,000	100	2,000
8 " Warren Bank, South Danvers, .	100	800	100	800
20 " Bass River Bank, Beverly, .	100	2,000	5	100
		<hr/> \$22,175		<hr/> \$19,595

Railroad Bonds:—

Essex Railroad bonds,	\$2,000	\$1,350
Mad River and Lake Erie R. R. bonds, .	1,000	200
Eastern Railroad bonds,	700	672
	<hr/> \$3,700	<hr/> \$2,222

Other Investments:—

14 shares Salem Gas Light Company, .	\$1,400	\$1,500
1 share Boston Exchange Company, .	500	490
Brooklyn Water Loan bonds, . . .	1,500	1,455
City of Louisville bonds,	1,000	660
United States 6 per cent. bonds, . .	1,000	940
Loan on collateral security,	—	500
	<hr/> \$5,400	<hr/> \$5,545

Assets of the Company, other than notes received for premium and deposits:

Bank stocks, (market value,)	\$19,595 00	
Railroad bonds, (market value,) . . .	2,222 00	
Other investments,	5,545 00	
Cash on hand,	510 84	
	<hr/>	<hr/> \$27,872 84

Liabilities:—

Re-insurance at 50 per cent.,	12,168 95
Balance of surplus,	<hr/> \$15,703 89

Assets brought forward, \$28,227 54	Losses paid, . . . \$669 69	
Cash Premium, . . . 3,400 63	Dividends, . . . 2,393 61	
Interest, . . . 1,635 39	Expenses, . . . 544 89	
	Depreciation of Stocks, 2,267 00	
\$33,263 56	\$5,875 19	
Balance, . . . \$27,388 37	Assets carried forward, \$27,872 84	—\$484 47

FARMERS' MUTUAL FIRE INSURANCE COMPANY, GEORGETOWN.

[Incorporated, February 24, 1844—Charter expires, 1872.]

SAMUEL LITTLE, *President*.

Secretary, WM. BOYNTON.

Assets of the Company, other than notes received for premium and deposits:

Cash on hand,	\$489 46	
Due from agents, \$360, less \$260 worthless, .	100 00	
Uncollected assessments, \$10,388.75, less \$1,913 worthless,	8,475 75	\$9,065 21

Liabilities:—

Losses ascertained and unpaid,	\$2,686 08	
Losses claimed, other than those ascertained and unpaid,	200 00	
Borrowed money,	6,264 59	
Re-insurance at 50 per cent.,	3,452 11	12,602 78
Liabilities,	\$12,602 78	
Assets,	9,065 21	

Balance against the Company, . . \$3,537 57

Assets brought forward, \$2,757 66	Losses paid, . . . \$21 06	
Cash Premium, . . . 591 39	Expenses, . . . 691 91	
Borrowed, . . . 3,353 20	Worthless Assessments, 1,913 00	
Assessments, . . . 8,475 75		
\$15,178 00	\$2,625 97	
Balance, . . . \$12,552 03	Assets carried forward, \$12,602 78	+\$50 75

FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCHBURG.

[Incorporated, March 23, 1847.]

NATHANIEL WOOD, *President*.

Secretary, ABEL THURSTON.

Assets of the Company, other than notes received for premium and deposits:

Railroad bonds, (Fitchburg and Worcester Railroad,) (market value,)	\$7,000 00	
Notes secured by mortgage on real estate and good personal security,	43,430 17	
Cash on hand,	2,977 63	
<i>Amount carried forward</i> ,		\$53,407 80

Amount of Assets brought forward, . . . \$53,407 80

Liabilities:—

Losses ascertained and unpaid, (1st class,) . . .	\$742 00	
Losses claimed, other than those ascertained and unpaid, (1st class,)	600 00	
Losses claimed, other than those ascertained and unpaid, (2d class,)	1,000 00	
Re-insurance at 50 per cent.,	28,362 02	
		30,704 02
Balance of surplus,		\$22,703 78

Assets brought forward, \$51,082 97	Losses paid, 1st class, . \$10,329 47	
Cash Premium, 1st class, 14,536 84	Losses paid, 2d class,	26 84
Cash Premium, 2d class, 8,179 84	Dividends, 1st class,	8,782 65
Interest, 3,153 09	Dividends, 2d class,	1,989 82
	Expenses,	1,864 98
	Worthless Assessments,	431 88
		\$23,425 64
Balance, . . . \$53,527 10	Assets carried forward, \$53,407 80	—\$119 30

FRANKLIN MUTUAL FIRE INSURANCE COMPANY, GREENFIELD.

[Incorporated, February 10, 1828—Extended, February 11, 1843—Charter expires, 1868.]

SAMUEL H. REED, *President.*

Secretary, CHARLES MATTOON.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
27 shares Greenfield Bank,	\$100	\$2,700	\$100	\$2,700
5 “ Franklin County Bank,	100	500	100	500
10 “ Conway Bank,	100	1,000	100	1,000
14 “ Shelburne Falls Bank,	100	1,400	100	1,400
		\$5,600		\$5,600

Assets of the Company, other than notes received for premium and deposits:

Bank stocks, (market value,)	\$5,600 00	
Cash in Franklin Savings Bank,	1,000 00	
Cash notes with good sureties,	3,478 00	
Office furniture, (cost on the books,)	219 17	
Cash on hand,	449 52	
Due from agents,	708 99	
		\$11,455 68

Liabilities:—

Re-insurance at 50 per cent.,	8,150 56	
Balance of surplus,		\$3,305 12

Assets brought forward, \$10,800 00	Losses paid, . . . \$1,607 06	
Cash Premium, . . . 3,639 84	Dividends, . . . 715 59	
Interest, . . . 641 26	Expenses, . . . 879 27	
	Depreciation of Stocks, 532 00	
\$15,081 10	\$3,733 92	
Balance, . . . \$11,347 18	Assets carried forward, \$11,455 68	+\$108 50

GROVELAND MUTUAL FIRE INSURANCE COMPANY, GROVELAND.

[Incorporated, March 8, 1828—Charter expires, 1884.]

N. H. GRIFFITH, *President*.

Secretary, NATHANIEL LADD.

Assets of the Company, other than notes received for premium and deposits :

Iron safe,	\$250 00	
Uncollected assessments,	55 59	
		\$305 59

Liabilities :—

Borrowed on Treasurer's note,	\$1,100 00
---	------------

Liabilities, \$1,100 00

Assets, 305 59

Balance against the Company, . . \$794 41

Assets brought forward, \$2,600 00	Losses paid, . . . \$1,173 90	
Cash Premium, . . . 123 00	Expenses, . . . 250 00	
	Loan refunded, . . . 1,033 00	
\$2,723 00	\$2,456 90	
Balance, . . . \$266 10	Assets carried forward, \$305 59	+\$39 49

HAMPSHIRE MUTUAL FIRE INSURANCE COMPANY, NORTHAMPTON.

[Incorporated, March 6, 1830—Charter expires, 1878.]

SAMUEL F. LYMAN, *President*.

Secretary, HARVEY KIRKLAND.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
10 shares Northampton Bank, . . .	\$.100	\$1,000	\$100	\$1,000

Railroad Stocks :—

53 shares Connecticut River Railroad, .	\$.100	\$5,300	\$79	\$4,187
---	--------	---------	------	---------

Assets of the Company, other than notes received for premium and deposits :

Bank stocks, (market value,) . . . \$1,000 00

Railroad stocks, (market value,) . . . 4,187 00

Notes secured by good and sufficient endorers,

and by mortgages on real estate, . . . 28,695 00

Cash on hand, 468 40

Amount carried forward, . . . \$34,350 40

<i>Amount of Assets brought forward,</i>		\$34,350 40
Liabilities :—		
Re-insurance at 50 per cent.,		24,906 35
Balance of surplus,		\$0,444 05

Assets brought forward,	\$37,256 21	Losses paid,	\$5,804 14	
Cash Premium,	6,803 64	Dividends,	3,894 78	
Interest,	2,204 60	Expenses,	1,077 16	
		Depreciation of Stocks,	485 00	
	\$46,264 45		\$11,261 08	
Balance,	\$35,003 37	Assets carried forward,	\$34,350 40	—\$652 97

HAVERHILL MUTUAL FIRE INSURANCE CO., HAVERHILL.

[Incorporated, February 19, 1831—Charter expires, 1879.]

ALFRED KITTREDGE, *President*.*Secretary*, DAVID BOYNTON.

NOTE.—The first and second classes of this Company have been united during the past year, and policies are now issued without distinction of class. The deposit notes have also been reduced from ten times to three times the amount of cash premium.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
9 shares Union Bank, Haverhill, .	\$.100	\$900	\$100	\$900
10 “ Safety Fund Bank, Boston, .	100	1,000	91	910
30 “ Essex Bank, Haverhill, .	100	3,000	100	3,000
		\$4,900		\$4,810

Assets of the Company, other than notes received for premium and deposits :

Bank stocks, (market value,)	\$4,810 00	
Notes secured in part by mortgages, . . .	4,129 08	
Office furniture, including safe,	450 00	
Cash on hand,	111 83	
Due from agents,	2,264 29	
Uncollected assessments,	5,447 92	
		\$17,213 12

Liabilities :—

Losses ascertained and unpaid,	\$2,100 00	
Borrowed on pledge of bank stocks, . . .	4,800 00	
Re-insurance at 50 per cent.,	15,792 32	
		22,692 32
Liabilities,	\$22,692 32	
Assets,	17,213 12	
Balance against the Company,	\$5,479 20	

Assets brought forward, \$21,502 59	Losses paid, . . . \$4,049 57	
Cash Premium, . . . 6,943 02	Dividends, . . . 582 39	
Interest, . . . 614 50	Expenses, . . . 3,028 88	
Borrowed, . . . 1,362 00	Depreciation of Stocks, 442 00	
\$30,422 11	\$8,102 84	
Balance, . . . \$22,319 27	Assets carried forward, \$17,213 12	—\$5,106 15

HINGHAM MUTUAL FIRE INSURANCE COMPANY, HINGHAM.

[Incorporated, March 4, 1826—Charter expires, 1874.]

SOLOMON LINCOLN, *President.**Secretary,* DAVID HARDING.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
53 shares Hingham Bank, Hingham, .	\$70	\$3,710	\$70	\$3,710
50 " Old Colony Bank, Plymouth, .	100	5,000	100	5,000
15 " Abington Bank, Abington, .	100	1,500	100	1,500
15 " North Bridgewater Bank, North Bridgewater, . . .	100	1,500	100	1,500
10 " Globe Bank, Boston, . .	100	1,000	103	1,030
13 " Hamilton Bank, " . .	100	1,300	112	1,450
29 " Eagle Bank, " . .	100	2,900	95	2,755
12 " Union Bank, " . .	100	1,200	104	1,248
50 " State Bank, " . .	60	3,000	60	3,000
20 " Bank of North America, Boston, .	100	2,000	92	1,840
15 " Bank of Commerce, Boston, .	100	1,500	91	1,395
45 " Webster Bank, Boston, . .	100	4,500	90	4,050
		\$29,110		\$28,478

Railroad Stocks:—

50 shares Old Colony and Fall River R. R.,	\$100	\$5,000	\$98	\$4,900
30 " Western Railroad, . . .	100	3,000	107 $\frac{1}{4}$	3,217 $\frac{1}{2}$
25 " Taunton Branch Railroad, . .	100	2,500	66	1,650
		\$10,500		\$9,767 $\frac{1}{2}$

Railroad Bonds:—

Rutland first mortgage 7 per cent., . . .	\$3,000	\$900
---	---------	-------

Other Investments:—

United States stocks, (market value,) . . .	\$4,940 00	
Notes secured by mortgages of real estate, . .	19,656 00	
Notes with personal and collateral security, . .	10,554 00	
Plymouth Water Scrip,	3,500 00	
Deposited in Hingham Savings Bank, . . .	1,000 00	
Accrued interest,	2,246 23	
		\$41,896 23

Assets of the Company, other than notes received for premium and deposits :

Bank stocks, (market value,)	\$28,478 00	
Railroad stocks, (market value,)	9,767 50	
Railroad bonds, (market value,)	900 00	
Other investments,	41,896 23	
Real Estate,	4,520 28	
Cash on hand,	223 26	
Due from agents,	1,640 99	
		\$87,426 26

Liabilities :—

Re-insurance at 50 per cent.,	54,519 03	
Balance of surplus,		\$32,907 23

Assets brought forward, \$87,634 54	Losses paid, . . . \$2,976 74	
Cash Premium, . . . 16,907 58	Dividends, . . . 10,579 05	
Interest, . . . 4,314 73	Expenses, . . . 2,090 32	
	Depreciation of Stocks, 6,173 25	
		\$21,819 36
\$108,856 85		
Balance, . . . \$87,037 49	Assets carried forward, \$87,426 26	+\$388 77

HOLLISTON MUTUAL FIRE INSURANCE COMPANY, HOLLISTON.

[Incorporated, February 2, 1841—Charter expires, 1869.]

ALDEN LELAND, *President*.

Secretary, THOS. E. ANDREWS.

Assets of the Company, other than notes received for premium and deposits :

Safe, books and blanks,	\$250 00	
Cash on hand,	393 81	
Due from agents,	186 16	
Uncollected assessments,	1,698 52	
		\$2,528 49

Liabilities :—

Losses ascertained and unpaid,	\$610 00	
Borrowed on Treasurer's note,	425 00	
Re-insurance at 50 per cent.,	3,816 12	
		4,851 12

Liabilities, \$4,851 12

Assets, 2,528 49

Balance against the Company, . \$2,322 63

Assets brought forward, \$9,125 22	Losses paid, . . . \$850 00	
Cash Premium, . . . 1,100 29	Loan refunded, . . . 4,311 97	
	Expenses, . . . 200 00	
		\$5,361 97
\$10,225 51		
Balance, . . . \$4,863 54	Assets carried forward, \$2,528 49	—\$2,335 05

HOLYOKE MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated, March 14, 1843—Charter expires, 1871.]

AUGUSTUS STORY, *President.*

Secretary, JOHN T. BURNHAM.

Bank Stocks owned by the Company :—

		Par value per share.	Par value.	Market value per share.	Market value.
15 shares	City Bank, Lynn, . . .	\$.100	\$1,500 00	\$100	\$1,500 00
75 "	Asiatic Bank, Salem, . .	. 30	2,250 00	30	2,250 00
7 "	Commercial Bank, Salem, .	. 66 $\frac{2}{3}$	466 69	66 $\frac{2}{3}$	466 69
53 "	Exchange Bank, " . . .	. 66 $\frac{2}{3}$	3,533 51	66 $\frac{2}{3}$	3,533 51
54 "	Mercantile Bank, " . . .	. 100	5,400 00	100	5,400 00
27 "	Merchants' Bank, " . . .	. 50	1,350 00	50	1,350 00
64 "	Naumkeag Bank, " . . .	. 100	6,400 00	100	6,400 00
54 "	Salem Bank, " . . .	. 75	4,050 00	75	4,050 00
5 "	Merrimack Bank, Haverhill, .	. 75	375 00	75	375 00
25 "	Bank of Commerce, Boston, .	. 100	2,500 00	91	2,276 00
10 "	Hide and Leather Bank, " .	. 100	1,000 00	90	900 00
50 "	Merchants' Bank, . . .	. 100	5,000 00	82 $\frac{1}{2}$	4,125 00
80 "	Revere Bank, " . . .	. 100	8,000 00	90	7,200 00
			<hr/>		
			\$41,825 20		\$39,826 20

Cost on the Books :—

First Class, . . . \$22,357 70

Second Class, . . . 19,547 38

\$41,905 08

Railroad Stocks :—

		Par value per share.	Par value.	Market value per share.	Market value.
20 shares	Concord Railroad, . . .	\$.50	\$1,000	\$50	\$1,000
10 "	Fitchburg Railroad, . . .	. 100	1,000	93 $\frac{1}{2}$	935
16 "	Old Colony & Fall River R. R., .	. 100	1,600	98	1,578
16 "	Michigan Central Railroad, . .	. 100	1,600	42	672
27 "	Portsmouth, Portland and Saco Railroad, . . .	. 100	2,700	96	2,592
10 "	Western Railroad, . . .	. 100	1,000	107 $\frac{1}{4}$	1,072 $\frac{1}{2}$
			<hr/>		
			\$8,900		\$7,849 $\frac{1}{2}$

Cost on the Books :—

First Class, . . . \$2,353 75

Second Class, . . . 5,978 13

\$8,331 88

Railroad Bonds :—

	Market value.
\$3,500 Michigan Southern and Northern Indiana Railroad bonds, 2d mortgage, 7 per cent. sinking fund, . . .	\$2,100 00*
\$1,000 Ogdensburg R. R. bonds, 1st mortgage, . . .	620 00†
<hr/>	
\$2,720 00	

Cost on the Books :—* Second Class, . . . \$3,275 00

† First Class, . . . 922 50—\$4,197 50

Assets of the Company, other than notes received for premium and deposits :

Bank stocks, (market value,)	\$39,826 20	
Railroad stocks, (market value,)	7,849 50	
Railroad bonds, (market value,)	2,720 00	
Real estate, (Second Class,)	2,415 17	
Loaned on mortgages, (First Class,)	23,130 00	
Loaned on mortgages, (Second Class,)	24,779 91	
Notes receivable, with collateral, (First Class,)	1,000 00	
Notes receivable, with collateral, (Second Class,)	4,153 78	
Sundry assets, premiums due office, and interest earned, (First Class,)	868 87	
Sundry assets, premiums due office, and interest earned, (Second Class,)	956 28	
\$4,000 Boston city stocks, 5 per ct., \$3,960 00		
\$1,000 Bangor city stocks, 6 " . 1,000 00		
\$1,000 Albany city stocks, 980 00		
\$3,000 Chicago sew'age loan, 7 p. c., 2,100 00		
\$2,000 Milwaukie bridge, 7 per ct., 1,000 00		
\$4,000 Indiana State stocks, 5 " . 3,020 00		
\$3,000 U. S. two year bonds, 6 " . 3,000 00		
\$3,000 U. S. three year bonds, 7 $\frac{3}{10}$, 3,000 00—	18,060 00*	
Cash on hand, (First Class,)	3,019 85	
Cash on hand, (Second Class,)	4,812 22	
Due from agents, (First Class,)	778 79	
Due from agents, (Second Class,)	1,528 94	
		\$135,899 51
Liabilities :—		
Losses ascertained and unpaid, (First Class,)	\$1,000 00	
Losses claimed, other than those ascertained and unpaid,	2,000 00	
Re-insurance at 50 per cent., (First Class,)	30,400 26	
Re-insurance at 50 per cent., (Second Class,)	36,521 33	
		69,921 59
Balance of surplus,		\$65,977 92

Assets brought forward, \$127,682 55	Losses paid, 1st class,	\$2,568 23	
Cash Premium, 1st class, 25,778 29	Losses paid, 2d class,	19,833 15	
Cash Premium, 2d class, 32,800 79	Dividends, 1st class,	4,003 76	
Interest, 1st class, 3,179 67	Dividends, 2d class,	7,647 20	
Interest, 2d class, 3,791 59	Expenses, 1st class,	1,542 57	
	Expenses, 2d class,	3,973 54	
	Commissions, 1st class,	2,673 87	
	Commissions, 2d class,	4,084 40	
	Re-insurance,	35 70	
	Depreciation of Stocks,	4,371 65	
			\$50,734 07
\$193,232 89			
Balance, . . . \$142,498 82	Assets carried forward, \$135,899 51		—\$6,599 31

* Cost on the Books :—First Class, \$9,353 35

Second Class, 10,517 30—\$19,870 65

HOUSATONIC MUTUAL FIRE INSURANCE COMPANY, STOCK-BRIDGE.

[Incorporated, March 31, 1854—Charter unlimited.]

JONATHAN E. FIELD, *President*.*Secretary*, HENRY J. DUNHAM.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
5 shares Housatonic Bank, . . .	\$100	\$500	\$100	\$500
5 “ Berkshire Bank, . . .	100	500	100	500
		<u>\$1,000</u>		<u>\$1,000</u>

Railroad Stocks:—

5 shares Stockbridge and Pittsfield R. R., \$100	\$500	\$90	\$450
--	-------	------	-------

Assets of the Company, other than notes received for premium and deposits

Bank stocks, (market value,) . . .	\$1,000 00	
Railroad stocks, (market value,) . . .	450 00	
Loaned on a mortgage, . . .	323 67	
Loaned on call, (secured,) . . .	563 50	
United States treasury notes, $7\frac{3}{10}$ per cent., .	507 30	
Office safe and furniture, . . .	150 00	
Cash on hand, . . .	156 75	
Due from agents, . . .	197 55	
	<u></u>	\$3,348 77

Liabilities:—

Re-insurance at 50 per cent., . . .	7,294 21
-------------------------------------	----------

Liabilities, . . . \$7,294 21

Assets, . . . 3,348 77

Balance against the Company, . \$3,945 44

Assets brought forward, \$2,027 62	Dividends paid, . . \$454 66
Cash Premium, . . 2,269 57	Expenses, . . 572 02
Interest, . . 78 26	
<u>\$4,375 45</u>	<u>\$1,026 68</u>
Balance, . . \$3,348 77	Assets carried forward, \$3,348 77

LOWELL MUTUAL FIRE INSURANCE COMPANY, LOWELL.

[Incorporated, May 6, 1832—Charter expires, 1888.]

J. K. FELLOWS, *President*.*Secretary*, GEO. W. BEAN.

Assets of the Company, other than notes received for premium and deposits:

Nine \$50 treasury notes, . . .	\$450 00
Loaned on mortgage of real estate, . . .	300 00
<i>Amount carried forward, . . .</i>	<u>\$750 00</u>

<i>Amount of Assets brought forward,</i>	\$750 00	
Loaned on personal security,	3,614 18	
Bills receivable,	308 97	
Cash on hand,	30 52	
Due from agents,	42 66	
	<hr/>	\$4,746 33
Liabilities :—		
Re-insurance at 50 per cent.,		3,116 09
		<hr/>
Balance of surplus,		\$1,630 24

Assets brought forward, \$2,660 50	Dividends paid, . . . \$90 14	
Cash Premium, . . . 2,643 73	Expenses, 803 98	
Interest, 157 65		
	<hr/>	
\$5,461 88	\$894 12	
Balance, . . . \$4,567 76	Assets carried forward, \$4,746 33	+\$178 57

LYNN MUTUAL FIRE INSURANCE COMPANY, LYNN.

[Incorporated, February 20, 1828—Renewed, 1856—Charter expires, 1876.]

NATHAN D. CHASE, *President.*

Secretary, ANDREWS BREED.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
35 shares Lynn Mechanics' Bank,	\$.100	\$3,500	\$100	\$3,500
13 " Laighton Bank,	100	1,300	100	1,300
15 " City Bank,	100	1,500	100	1,500
		<hr/>		<hr/>
		\$6,300		\$6,300

Railroad Stocks :—

15 shares Portland, Saco and Portsmouth Railroad,	\$.100	\$1,500	\$96	\$1,440
--	--------	---------	------	---------

Railroad Bonds :—

Eastern Railroad bonds,		\$2,600		\$2,496
-----------------------------------	--	---------	--	---------

Assets of the Company, other than notes received for premium and deposits :

Bank stocks, (market value,)	\$6,300 00	
Railroad stocks, (market value,)	1,440 00	
Railroad bonds, (market value,)	2,496 00	
East Boston Ferry stock,	180 00	
Notes secured by mortgages,	3,600 00	
One note guarantied and secured,	2,500 00	
Cash on hand,	489 86	
	<hr/>	\$17,005 86
Liabilities :—		
Re-insurance at 50 per cent.,		8,202 20
		<hr/>
Balance of surplus,		\$8,803 66

Assets brought forward, \$18,354 95	Losses paid, . . . \$1,092 06	
Cash Premium, . . . 2,310 20	Dividends, . . . 2,200 73	
Interest, . . . 1,078 50	Expenses, . . . 868 34	
	Depreciation of Stocks, 1,205 50	
<u>\$21,743 65</u>	<u>\$5,366 63</u>	
Balance, . . . \$16,377 02	Assets carried forward, \$17,005 86	+\$628 84

MARLBOROUGH MUTUAL FIRE INSURANCE COMPANY, MARLBOROUGH.

[Incorporated, March 23, 1826—Charter expires, 1864.]

MARK FAY, *President.*

Secretary, HOLLIS LORING.

Assets of the Company, other than notes received for premium and deposits :

Loaned on notes,	\$1,400 00	
Cash on hand,	489 09	
Due from agents,	286 85	
Uncollected assessments,	2,620 62	
		<u>\$4,796 56</u>
Liabilities :—		
Losses claimed,	\$600 00	
Borrowed,	400 00	
Re-insurance at 50 per cent.,	3,045 04	
		<u>4,045 04</u>
Balance of surplus,		<u>\$751 52</u>

Assets brought forward, \$1,003 95	Losses paid, . . . \$325 00	
Cash Premium, . . . 1,356 47	Expenses, . . . 218 42	
Assessments, . . . 2,620 62	Cancelled Policies, . . . 73 86	
Borrowed, . . . 400 00		
<u>\$5,381 04</u>	<u>\$617 28</u>	
Balance, . . . \$4,763 76	Assets carried forward, \$4,796 56	+\$32 80

MASSACHUSETTS MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, March 2, 1798—Charter unlimited.]

CHARLES WELLS, *President.*

Secretary, WILLIAM TUFTS.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
150 shares Union Bank,	\$.100	\$15,000	\$104	\$15,600
300 " Boston Bank,	50	15,000	56	16,800
<i>Amounts carried forward,</i>		<u>\$30,000</u>		<u>\$32,400</u>

		Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>		.	\$30,000		\$32,400
100 shares	Suffolk Bank, . . .	100	10,000	\$115	11,500
180 "	Tremont Bank, . . .	100	18,000	104½	18,810
200 "	State Bank, . . .	60	12,000	60	12,000
230 "	Merchants' Bank, . . .	100	23,000	82½	18,975
100 "	Hamilton Bank, . . .	100	10,000	112	11,200
32 "	Globe Bank, . . .	100	3,200	103	3,296
100 "	New England Bank, . . .	100	10,000	100	10,000
200 "	Columbian Bank, . . .	100	20,000	100	20,000
100 "	Hide and Leather Bank, . . .	100	10,000	90	9,000
63 "	Atlas Bank, . . .	100	6,300	94½	5,953½
50 "	Revere Bank, . . .	100	5,000	90	4,500
50 "	Safety Fund Bank, . . .	100	5,000	91	4,550
60 "	Worcester Bank, . . .	100	6,000	100	6,000
			<u>\$168,500</u>		<u>\$168,184½</u>

Assets of the Company, other than notes received for premium and deposits :

Bank stocks, (market value,)	\$168,184 50
Notes secured by mortgages, and interest accrued,	79,911 91
Notes secured by Massachusetts stock,	9,178 50
Note of City of Boston,	4,590 00
Cash on hand,	<u>6,113 74</u>
	\$267,978 65

Liabilities :—

Re-insurance at 50 per cent.,	129,329 80
Balance of surplus,	<u>\$138,648 85</u>

Assets brought forward, \$292,246 92	Losses paid, \$8,243 86	
Cash Premium, . . . 37,921 80	Dividends, 30,907 98	
Interest, 17,897 00	Expenses, 9,287 82	
	Depreciation of Stocks, 26,442 25	
	<u>\$74,881 91</u>	
<u>\$348,065 72</u>		
Balance, . . . \$273,183 81	Assets carried forward, \$267,978 65	—\$5,205 16

MECHANICS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, April 15, 1836—Charter expires, 1864.]

SOLOMON HOVEY, *President.*

Secretary, OSBORN B. HALL.

Bank Stocks owned by the Company :—

		Par value per share.	Par value.	Market value per share.	Market value.
110 shares	North Bank,	100	\$11,000	\$88	\$9,680
213 "	State Bank,	60	12,780	60	12,780
20 "	Shoe and Leather Dealers' B'k,	100	2,000	110	2,200
<i>Amounts carried forward,</i>			<u>\$25,780</u>		<u>\$24,660</u>

		Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>		.	\$25,780		\$21,660
48 shares	Bunker Hill Bank, . . .	100	4,800	100	4,800
33 "	Massachusetts Bank, . . .	250	8,250	250	8,250
49 "	City Bank, . . .	100	4,900	95	4,655
82 "	Washington Bank, . . .	100	8,200	95	7,790
20 "	Globe Bank, . . .	100	2,000	103	2,060
60 "	Atlas Bank, . . .	100	6,000	94½	5,670
36 "	Granite Bank, . . .	100	3,600	97	3,492
62 "	Atlantic Bank, . . .	100	6,200	70	4,340
80 "	Boylston Bank, . . .	100	8,000	103	8,240
25 "	Mechanics' Bank, . . .	100	2,500	100	2,500
35 "	Merchants' Bank, . . .	100	3,500	82½	2,887½
50 "	Traders' Bank, . . .	100	5,000	84	4,200
56 "	Blackstone Bank, . . .	100	5,600	91	5,096
10 "	Faneuil Hall Bank, . . .	100	1,000	102	1,020
20 "	Eliot Bank, . . .	100	2,000	94	1,880
50 "	Revere Bank, . . .	100	5,000	90	4,500
			<u>\$102,330</u>		<u>\$96,040½</u>

Assets of the Company, other than notes received for premium and deposits:

Bank stocks, (market value,)	\$96,040 50
Notes receivable, secured by mortgages on real estate in the city of Boston,	122,000 00
Interest accrued on deposit notes,	50,180 76
Cash on hand,	2,032 13
	<u>\$270,253 39</u>

Liabilities:—

Losses ascertained and unpaid,	\$1,077 00
Borrowed on pledge of the following Bank Stocks:	
49 shares City Bank; 82 shares Washington B'k; }	17,000 00
213 shares State Bank; 35 shares Merchants' B'k, }	
Re-insurance at 50 per cent.,	136,237 70
	<u>154,314 70</u>
Balance of surplus,	\$115,938 69

Assets brought forward, \$278,708 22	Losses paid,	\$36,728 06
Cash Premium, 40,840 69	Dividends,	14,620 46
Interest, 14,063 64	Expenses,	14,211 42
Borrowed, 17,000 00	Depreciation of Stocks,	18,019 25
		<u>\$83,579 19</u>
<u>\$350,612 55</u>		
Balance, \$267,033 36	Assets carried forward, \$270,253 39	+ \$3,220 03

MERCHANTS' AND FARMERS' MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated, April 6, 1846—Charter expires, 1876.]

ISAAC DAVIS, *President*.

Secretary, JOHN D. WASHBURN.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
17 shares Mechanics' Bank, Worcester, .	\$100	\$1,700	\$100	\$1,700
29 " Quinsigamond Bank, " .	100	2,900	100	2,900
5 " Grafton Bank, Grafton, .	100	500	100	500
46 " City Bank, Worcester, .	100	4,600	100	4,600
96 " Central Bank, Worcester, .	100	9,600	100	9,600
17 " Millbury Bank, Millbury, .	100	1,700	100	1,700
90 " Webster Bank, Boston, .	100	9,000	90	8,100
50 " Atlantic Bank, " .	100	5,000	70	4,500
		<u>\$35,000</u>		<u>\$33,600</u>

Assets of the Company, other than notes received for premium and deposits :

Bank stocks, (market value,)	\$33,600 00	
Loaned City of Worcester,	4,000 00	
Loaned on mortgage of real estate,	16,929 00	
Loaned on personal security,	21,913 44	
Cash on hand,	15,177 88	
Due from agents,	1,837 15	
	<u> </u>	\$93,457 47

Liabilities :—

Losses claimed, other than those ascertained and unpaid,	\$7,400 00*	
Re-insurance at 50 per cent.,	56,633 08	
	<u> </u>	64,033 08
Balance of surplus,		\$29,424 39

Assets brought forward, \$93,487 69	Losses paid, . . . \$28,072 93	
Cash Premium, . . . 41,492 81	Dividends, . . . 10,897 91	
Interest, 4,626 73	Expenses, . . . 8,589 90	
	Re-insurance, . . . 70 85	
	Depreciation of Stocks, 3,042 00	
<u>\$144,607 23</u>	<u>\$50,673 59</u>	
Balance, . . . \$93,933 64	Assets carried forward, \$93,457 47	—\$476 17

* \$3,500 resisted as fraudulent.

MERRIMACK MUTUAL FIRE INSURANCE COMPANY, ANDOVER.

[Incorporated, February 7, 1828—Charter expires, 1876.]

SAMUEL MERRILL, *President*.*Secretary*, SAMUEL GRAY.

Assets of the Company, other than notes received for premium and deposits :

Loans with security,	\$9,000 00	
Cash in bank,	3,502 06	
Cash on hand,	46 71	
Due from agents,	327 15	
	<u> </u>	\$12,875 92

Liabilities :—

Losses unpaid,	\$400 00	
Re-insurance at 50 per cent.,	13,934 39	
	<u> </u>	14,334 39

Liabilities, \$14,334 39

Assets, 12,875 92

Balance against the Company, . \$1,458 47

Assets brought forward, \$10,174 43	Losses paid, . . . \$1,194 00	
Cash Premium, . . . 5,851 96	Dividends, . . . 785 38	
Interest, . . . 562 00	Expenses, . . . 2,230 37	
Policies, . . . 518 00	Premium returned, . . 99 92	
Increased risk, . . 43 15		
Recording transfers, . . 70 00		
	<u> </u>	\$4,309 67
\$17,219 54		
Balance, . . . \$12,909 87	Assets carried forward, \$12,875 92	—\$33 95

MIDDLESEX MUTUAL FIRE INSURANCE COMPANY, CONCORD.

[Incorporated, March 3, 1826—Charter expires, 1882.]

DANIEL SHATTUCK, *President*,*Secretary*, NATHAN BROOKS.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
20 shares Howard Bank,	\$100	\$2,000	\$84 $\frac{1}{4}$	\$1,690
40 " National Bank,	100	4,000	87	3,480
10 " Faneuil Hall Bank,	100	1,000	102	1,020
40 " Webster Bank,	100	4,000	90	3,600
33 " Bank of North America,	100	3,300	92	3,036
10 " Shawmut Bank,	100	1,000	85	850
15 " Eliot Bank,	100	1,500	94	1,460
25 " Blackstone Bank,	100	2,500	91	2,275
20 " Revere Bank,	100	2,000	90	1,800
20 " Merchants' Bank,	100	2,000	82 $\frac{1}{2}$	1,650
20 " State Bank,	60	1,200	60	1,200
		<u> </u>		<u> </u>
		\$24,500		\$22,061

Railroad Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
20 shares Fitchburg Railroad, . . .	\$100	\$2,000	\$93½	\$1,870
20 " Boston and Worcester R. R., . .	100	2,000	103¾	2,075
		<u>\$4,000</u>		<u>\$3,945</u>

Railroad Bonds :—

2 Eastern Railroad income bonds, . . .		\$2,000		\$1,920
1 Grand Junction Railroad bond, (guar- antied by Eastern Railroad,) . . .		1,000		1,000
		<u>\$3,000</u>		<u>\$2,920</u>

Assets of the Company, other than notes received for premium and deposits :

Bank stocks, (market value,)	\$22,061 00	
Railroad stocks, (market value,) . . .	3,945 00	
Railroad bonds, (market value,) . . .	2,920 00	
Real estate,	1,523 89	
5 United States bonds, (par value, \$5,000,) .	4,753 75	
Notes secured by mortgages of real estate, .	10,700 00	
Notes with collateral security,	13,350 00	
Cash on hand,	1,951 45	
Due from agents,	2,803 80	
		<u>\$64,008 89</u>

Liabilities :—

Re-insurance at 50 per cent.,	38,119 97
Balance of surplus,	<u>\$25,888 92</u>

Assets brought forward, \$72,115 76	Losses paid, . . . \$13,946 59	
Cash Premium, . . . 16,627 37	Dividends, . . . 4,818 30	
Interest, &c., . . . 4,155 60	Expenses, . . . 3,743 35	
	Assessments charged to	
	Profit and Loss, . . 1,525 35	
	Depreciation of Stocks, 4,800 00	
	<u>\$28,833 59</u>	
<u>\$92,898 73</u>		
Balance, . . . \$64,065 14	Assets carried forward, \$64,008 89	<u>—\$56 25</u>

MILFORD MUTUAL FIRE INSURANCE COMPANY, MILFORD.

[Incorporated, April 30, 1851—Charter expires, 1871.]

A. C. MAYHEW, *President*,*Secretary*, CHAS. F. CHAPIN.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
6 shares Hide and Leather Bank, . . .	\$100	\$600	\$90	\$540

Assets of the Company, other than notes received for premium and deposits :

Bank stocks, (market value,)	\$540 00	
Loaned on endorsed notes,	3,601 25	
Cash on hand,	1,783 79	
Due from agents,	674 38	
	<u> </u>	\$6,599 42

Liabilities :—

Losses ascertained and unpaid,	\$100 00*	
Re-insurance at 50 per cent.,	8,051 70	
	<u> </u>	\$8,151 70

Liabilities, \$8,151 70

Assets, 6,599 42

Balance against the Company, . \$1,552 28

Assets brought forward, \$8,577 34	Losses paid, \$3,508 62	
Cash Premium, . . . 2,860 45	Dividends, 791 09	
Interest, 241 33	Expenses, 734 99	
	Depreciation of Stock, . 102 00	
	<u> </u>	\$5,136 70
\$11,679 12		
Balance, . . . \$6,542 42	Assets carried forward, \$6,599 42	+ \$57 00

MUTUAL SAFETY INSURANCE COMPANY, SOUTH READING.

[Incorporated, March 15, 1853—Charter expires, 1873.]

JOHN PERKINS, *President*.

Secretary, WILLIAM H. WILLIS.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
10 shares South Reading Bank,	\$100	\$1,000	\$100	\$1,000

Assets of the Company, other than notes received for premium and deposits :

FIRST CLASS.

Bank stocks, (market value,)	\$1,000 00	
10 Mechanics' and Agricultural Institution,	90 00	
Loaned on mortgage of real estate,	1,997 38	
Loaned on notes, (personal security,)	1,861 54	
Cash on hand,	792 18	
Due from agents,	1,695 06	
	<u> </u>	\$7,436 16

Liabilities :—

Borrowed on pledge of bank stocks,	\$1,000 00	
Losses ascertained and unpaid,	1,658 32	
Losses claimed, other than those ascertained and unpaid,	550 00	
Re-insurance at 50 per cent.,	8,614 74	
	<u> </u>	\$11,823 06

* A disputed claim.

Liabilities,	\$11,823 06
Assets,	7,436 16

Balance against First Class, . . \$4,386 90

GENERAL CLASS.*

Loaned on mortgage of real estate, . . .	\$500 00
Loaned on personal security,	452 12
Uncollected assessments,	1,642 15

\$2,594 27

Liabilities:—

Losses ascertained and unpaid,	\$1,300 00
Losses claimed, other than those ascertained and unpaid,	1,000 00
Borrowed on Treasurer's note and private endorsements,	9,545 08

11,845 08

Liabilities,	\$11,845 08
Assets,	2,594 27

Balance against General Class, . \$9,250 81

Assets brought forward,	\$24,279 65	Losses paid, (First Class,)	\$1,696 95
Cash Premium, (First Class,)	5,220 09	Losses paid, (General Class,)	6,273 16
Cash Premium, (Gen. Class,)	6,790 19	Dividends, (First Class,)	760 46
Interest, (First Class,)	155 03	Dividends, (General Class,)	2,116 13
Borrowed,	1,045 56	Expenses, (First Class,)	840 25
		Expenses, (General Class,)	5,327 10
		Re-insurance, (First Class,)	15 00
		Re-insurance, (General Class,)	789 75
		Notes and accounts charged to profit and loss,	1,711 49
		Uncollected Assessments charged to profit and loss,	4,357 85
		Abatement on Assessment,	1,521 70
		Discounts and Commissions for collecting same,	2,050 25
	\$37,490 52		\$27,460 09
Balance,	\$10,030 43	Assets carried forward,	\$10,030 43

* The General Class have issued no policies since the first of last August, and by a vote of the Directors all risks in that class were terminated on the 25th of October, 1861. At a meeting of the Directors, November 13, it was voted to levy an assessment, amounting to \$14,033.66, for the purpose of closing up and paying all the liabilities of that class.

MUTUAL FIRE ASSURANCE COMPANY, SPRINGFIELD.

[Incorporated, February 23, 1827—Charter expires, 1867.]

ELIJAH BLAKE, *President*.*Secretary*, LEWIS GORHAM.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
55 shares Springfield Bank, Springfield,	\$100	\$5,500	\$100	\$5,500
46 " Chicopee Bank, "	. 100	4,600	100	4,600
15 " John Hancock Bank, "	. 100	1,500	100	1,500
10 " Cabot Bank, "	. 100	1,000	100	1,000
10 " Monson Bank, Monson, .	. 100	1,000	100	1,000
50 " Hadley Falls Bank, Holyoke, .	. 100	5,000	100	5,000
66 " Bank of Commerce, Boston, .	. 100	6,600	91	6,006
		<u>\$25,200</u>		<u>\$24,606</u>

Assets of the Company, other than notes received for premium and deposits:—

Bank stocks, (market value,) . . .	\$24,606 00	
Promissory notes, (well secured,) . . .	3,900 00	
United States treasury notes, . . .	3,300 00	
Cash on hand,	192 15	
	<u></u>	\$31,998 15

Liabilities:—

Losses ascertained and unpaid, . . .	\$250 00	
Re-insurance at 50 per cent., . . .	16,281 13	
	<u></u>	16,531 13
Balance of surplus,		\$15,467 02

Assets brought forward, \$32,934 82	Losses paid, . . .	\$1,481 54	
Cash Premium, . . . 5,152 81	Dividends, . . .	3,289 58	
Interest, 2,060 49	Expenses, . . .	1,160 47	
	Depreciation of Stocks, .	2,398 50	
		<u>\$8,330 09</u>	
<u>\$40,148 12</u>			
Balance, . . . \$31,818 03	Assets carried forward, \$31,998 15		+ \$180 12

NEWBURYPORT MUTUAL FIRE INSURANCE COMPANY, NEW-BURYPORT.

[Incorporated, February 11, 1829—Charter expires, 1877.]

JOHN BALCH, *President*,*Secretary*, J. J. KNAPP.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Merchants' Bank, Newburyport,	\$35	\$3,500	\$35	\$3,500
31 " Ocean Bank, "	. 50	1,550	50	1,550
15 " Mechanics' Bank, "	. 100	1,500	100	1,500
15 " Washington Bank, Boston, .	. 100	1,500	95	1,425
		<u>\$8,050</u>		<u>\$7,975</u>

Assets of the Company, other than notes received for premium and deposits:

Bank stocks, (market value,)	\$7,975 00	
Deposited in Saving Institution,	1,000 00	
Deposited in Five Cents Saving Institution,	900 00	
Notes receivable,	1,715 00	
Cash on hand	300 00	
	<u> </u>	\$11,890 00

Liabilities :—

Re-insurance at 50 per cent.,	4,316 06	
	<u> </u>	
Balance of surplus,		\$7,573 94

Assets brought forward, \$12,418 73	Losses paid,	\$667 40	
Cash Premium, 1,270 39	Expenses,	242 00	
Interest, 771 65	Depreciation of Stocks,	953 00	
	<u> </u>	\$1,862 40	
Balance, \$12,598 37	Assets carried forward, \$11,890 00		—\$708 37

NORFOLK MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated, February 12, 1825—Charter expires, 1881.]

ABRAHAM F. HOWE, *President*.

Secretary, IRA CLEVELAND.

Assets of the Company, other than notes received for premium and deposits:

Loaned on mortgages of real estate,	\$53,400 00	
Loaned on personal securities and stocks as collateral,	12,400 00	
Interest accrued and unpaid, Nov. 1, 1861,	1,748 00	
Real estate,	10,500 00	
Rents accrued and unpaid, Nov. 1, 1861,	403 37	
Cash on hand,	1,308 53	
Due from agents, including all balances due to the Company on unsettled policies,	7,014 11	
	<u> </u>	\$86,774 01

Liabilities :—

Losses ascertained and unpaid,	\$1,850 00	
Borrowed on Treasurer's note,	3,000 00	
Re-insurance at 50 per cent.,	79,547 90	
	<u> </u>	\$87,397 90
Liabilities,	\$87,397 90	
Assets	86,774 01	
	<u> </u>	
Balance against the Company,	\$623 89	

Assets brought forward, \$86,013 59	Losses paid,	\$18,186 58	
Cash Premium, 25,609 70	Dividends,	8,905 37	
Interest, 4,535 95	Expenses,	4,129 05	
	<u> </u>	\$31,221 00	
Balance, \$84,938 24	Assets carried forward, \$86,774 01		+\$1,835 77

PEOPLE'S EQUITABLE MUTUAL FIRE INSURANCE COMPANY,
TAUNTON.

[Incorporated, March 21, 1848—Charter expires, 1876.]

ALBERT FIELD, *President.*

Secretary, PHILIP E. HILL.

Assets of the Company, other than notes received for premium and deposits:

Loaned on notes not endorsed,	\$2,841 31	
Uncollected assessments,	5,582 50	
Cash on hand,	81 74	
Due from agents,	2,463 42	
	<u> </u>	\$10,968 97

Liabilities:—

Borrowed on notes endorsed by Directors,	\$6,574 50	
Re-insurance at 50 per cent.,	15,228 00	
	<u> </u>	21,802 50

Liabilities, \$21,802 50

Assets, 10,968 97

Balance against the Company, . \$10,833 53

Assets brought forward, \$7,566 79	Losses paid, . . . \$5,718 25	
Cash Premium, . . . 2,015 80	Dividends, . . . 301 10	
Borrowed, . . . 2,049 50	Expenses, . . . 1,967 23	
Interest, . . . 71 26	Interest, . . . 462 95	
Assessments, . . . 11,414 10	Commissions, . . . 2,450 15	
	Delinquent Notes, . . . 1,248 80	
	<u> </u>	\$12,148 48
\$23,117 45		
Balance, . . . \$10,968 97	Assets carried forward, \$10,968 97	

PEOPLE'S MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated, May 23, 1847—Charter expires, 1875.]

HENRY CHAPIN, *President.*

Secretary, AUGUSTUS N. CURRIER.

Railroad Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
160 shares Providence and Worcester R.R., \$100		\$16,000	\$106	\$16,960
31 " Boston and Worcester R. R., . 100		3,100	103 $\frac{3}{4}$	3,216 $\frac{1}{4}$
15 " Boston and Providence R. R., 100		1,500	100 $\frac{3}{4}$	1,511 $\frac{1}{4}$
15 " Western Railroad, . . . 100		1,500	107 $\frac{1}{4}$	1,608 $\frac{3}{4}$
40 " Worcester and Nashua R. R., 75		3,000	55	2,200
		<u> </u>		<u> </u>
		\$25,100		\$25,496 $\frac{1}{4}$

Assets of the Company, other than notes received for premium and deposits:

Railroad stocks, (market value,) . . .	\$25,496 25	
1 Massachusetts bond, (market value,) . . .	1,040 17	
4 United States bonds, (market value,) . . .	3,590 00	
Loaned on collateral security, . . .	19,426 40	
Accrued interest on the same, . . .	450 00	
Office furniture, . . .	975 70	
Cash on hand, . . .	2,734 52	
Due from agents, . . .	1,029 72	
		\$54,742 76

Liabilities:—

Re-insurance at 50 per cent., . . .	28,044 70
Balance of surplus, . . .	\$26,698 06

Assets brought forward, \$47,304 16	Losses paid, . . . \$4,991 97	
Cash Premium, . . 19,504 22	Dividends, . . . 5,863 35	
Interest, . . . 3,674 11	Expenses, . . . 3,820 57	
		\$14,675 89
\$70,482 49		
Balance, . . \$55,806 60	Assets carried forward, \$54,742 76	—\$1,063 84

PLYMOUTH COUNTY MUTUAL FIRE INSURANCE COMPANY, PLYMOUTH.

[Incorporated, February 28, 1828—Charter expires, 1884.]

ISAAC N. STODDARD, *President*.

Secretary, JOHN T. HALL.

Assets of the Company, other than notes received for premium and deposits:

One iron safe, . . .	\$150 00	
Due on policies not delivered, . . .	514 00	
Due from agents, . . .	946 00	
		\$1,610 00

Liabilities:—

Losses ascertained and unpaid, . . .	550 00	
Re-insurance at 50 per cent., . . .	7,918 54	
		8,468 54

Liabilities, . . . \$8,468 54

Assets, . . . 1,610 00

Balance against the Company, . \$6,858 54

Assets brought forward, \$972 22	Losses paid, . . . \$1,070 00	
Cash Premium, . . 1,877 00	Dividends, . . . 40 08	
	Paid Loan, . . . 500 00	
	Expenses, . . . 332 91	
		\$1,942 99
\$2,849 22		
Balance, . . \$906 23	Assets carried forward, \$1,610 00	+\$703 77

QUINCY MUTUAL FIRE INSURANCE COMPANY, QUINCY.

[Incorporated, March 22, 1851—Charter expires, 1879.]

WILLIAM S. MORTON, *President*.*Secretary*, STEPHEN BATES.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
110 shares Mt. Wollaston Bank, .	\$.100	\$11,000	\$100	\$11,000
24 " Quincy Stone Bank, .	100	2,400	100	2,400
20 " North Bridgewater Bank, .	100	2,000	100	2,000
50 " Revere Bank, . .	100	5,000	90	4,500
25 " Maverick Bank, . .	100	2,500	82	2,050
9 " North Bank, . . .	100	900	88	792
5 " Hide and Leather Bank, .	100	500	90	450
5 " Traders' Bank, . .	100	500	84	420
5 " Grocers' Bank, . .	100	500	3	15
		<u>\$25,300</u>		<u>\$23,627</u>

Assets of the Company, other than notes received for premium and deposits:

Bank stocks, (market value,)	\$23,627 00	
Real estate,	2,635 28	
Loaned with collateral security,	62,274 52	
Cash on hand,	2,434 86	
Due from agents,	10,289 34	
Accrued interest to November 1,	2,451 04	
	<u> </u>	\$103,712 04

Liabilities:—

Losses ascertained and unpaid,	\$600 00	
Losses claimed, other than those ascertained and unpaid,	4,800 00	
Re-insurance at 50 per cent.,	91,853 77	
	<u> </u>	97,253 77
Balance of surplus,		\$6,458 27

Assets brought forward, \$98,360 35	Losses paid,	\$29,900 64	
Cash Premium, 63,268 04	Dividends,	15,941 45	
Interest, 5,048 25	Expenses,	14,049 60	
	Depreciation of Stocks,	2,602 75	
		<u>\$62,494 44</u>	
Balance, \$104,182 20	Assets carried forward, \$103,712 04		—\$470 16

SALEM MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated, April 17, 1833—Charter expires, 1866.]

JOHN H. NICHOLS, *President*.*Secretary*, CHAS. S. NICHOLS.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
40 shares Asiatic Bank, Salem, .	\$30	\$1,200	\$30	\$1,200
24 “ Merchants’ Bank, Salem, .	50	1,200	50	1,200
18 “ Commercial Bank, “ .	66 $\frac{2}{3}$	1,200	66 $\frac{2}{3}$	1,200
18 “ Exchange Bank, “ .	66 $\frac{2}{3}$	1,200	66 $\frac{2}{3}$	1,200
15 “ Salem Bank, “ .	75	1,125	75	1,125
12 “ Naumkeag Bank, “ .	100	1,200	100	1,200
12 “ Mercantile Bank, “ .	100	1,200	100	1,200
12 “ Village Bank, Danvers, .	100	1,200	100	1,200
12 “ National Bank, Boston, .	100	1,200	87	1,044
12 “ Maverick Bank, “ .	100	1,200	82	984
12 “ Traders’ Bank, “ .	100	1,200	84	1,008
12 “ Bass River Bank, Beverly, .	100	1,200	12 $\frac{1}{2}$	150
		<u>\$14,325</u>		<u>\$12,711</u>

Railroad Bonds:—

\$1,000 Mad River and Lake Erie R. R.,	\$1,000	\$200
--	---------	-------

Assets of the Company, other than notes received for premium and deposits:

\$2,000 U. S. 6 per cent. bonds, (market value,)	\$1,880 00	
Bank stocks, (market value,)	12,711 00	
\$1,000 Railroad bonds, (market value,) . .	200 00	
\$1,000 City of Brooklyn bonds, (market value,)	1,940 00	
\$1,000 City of Louisville bonds, (market value,)	660 00	
12 shares Cambridge Gas Light Company, (market value,)	1,368 00	
10 “ Marblehead Gas Light Company, (market value,)	400 00	
6 “ Salem Gas Light Company, (market value,)	720 00	
Loaned on collateral security,	2,100 00	
Cash on hand,	274 00	
	<u>\$22,253 00</u>	

Liabilities:—

Re-insurance at 50 per cent.,	10,483 15
Balance of surplus,	<u>\$11,769 85</u>

Assets brought forward, \$21,876 00	Losses paid,	\$2,363 29	
Cash Premium,	Dividends,	9,498 98	
Interest,	Expenses,	864 80	
	Depreciation of Stocks,	1,380 00	
		<u>\$14,107 07</u>	
<u>\$35,311 34</u>			
Balance,	Assets carried forward, \$22,253 00		+ \$1,048 73

SALISBURY AND AMESBURY MUTUAL FIRE INSURANCE COMPANY, AMESBURY MILLS.

[Incorporated, May 18, 1855—Charter expires, 1883.]

THOMAS J. CLARK, *President*.

Secretary, WILLIAM C. BINNEY.

Assets of the Company, other than notes received for premium and deposits:

Deposited in savings bank,	\$168 12	
Cash on hand,	38 50	
Due from agents,	16 80	
	<u> </u>	\$223 42

Liabilities:—

Re-insurance at 50 per cent.,		709 34
Liabilities,	\$709 34	
Assets,	223 42	
	<u> </u>	

Balance against the Company, . \$485 92

Assets brought forward, \$228 79	Paid Losses, . . . \$10 00	
Cash Premium, . . . 72 10	Expenses, . . . 66 00	
Interest, . . . 10 62		
	<u> </u>	\$76 00
Balance, . . . \$235 51	Assets carried forward, \$223 42	—\$12 09

SAUGUS MUTUAL FIRE INSURANCE COMPANY, SAUGUS.

[Incorporated, February 24, 1852—Charter expires, 1880.]

HARMON HALL, *President*.

Secretary, WILBUR F. NEWHALL.

Assets of the Company, other than notes received for premium and deposits:

Fire-proof safe,	\$100 00	
Cash on hand,	77 44	
	<u> </u>	\$177 44

Liabilities:—

Borrowed on Treasurer's note,	\$4,100 00	
Due Treasurer,	307 42	
Interest due,	36 67	
	<u> </u>	4,444 09

Liabilities, \$4,444 09

Assets, 177 44

Balance against the Company, . \$4,266 65

NOTE.—The business of this Company is confined to Saugus, Lynn, Lynnfield, Swampscott and Nahant. No cash premiums are taken. Its dependence for the payment of losses is upon the lien on the property insured. The expenses of the Company, except for stationery and printing, are met by the collection of one dollar on each policy. The Directors have made but one

assessment since its organization, viz., in May, 1856, which extinguished the entire debt. Since that time the debt of the Company has been slowly accumulating, so that now the indebtedness of the policies range from $\frac{1}{4}$ to $3\frac{3}{4}$ per cent. upon the deposit notes. As the policies expire, or are surrendered, this indebtedness is promptly paid.

SOUTH DANVERS MUTUAL FIRE INSURANCE COMPANY, SOUTH DANVERS.

[Incorporated, June 12, 1829—Charter expires, 1877.]

HENRY COOK, *President*.

Secretary, GEORGE A. OSBORNE.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
45 shares Danvers Bank, Danvers,	. \$100	\$4,500 00	\$100	\$4,500 00
48 " Warren Bank, "	. 100	4,800 00	100	4,800 00
8 " Andover Bank, Andover,	. 100	800 00	100	800 00
34 " Village Bank, Danvers,	. 100	3,400 00	100	3,400 00
51 " Asiatic Bank, Salem,	. 30	1,530 00	30	1,530 00
11 " Commercial Bank, Salem,	. 66 $\frac{2}{3}$	733 33	66 $\frac{2}{3}$	733 33
26 " Exchange Bank, Salem,	. 66 $\frac{2}{3}$	1,733 33	66 $\frac{2}{3}$	1,733 33
20 " Naumkeag Bank, Salem,	. 100	2,000 00	100	2,000 00
20 " Hide and Leather B'k, Boston,	100	2,000 00	90	1,800 00
		\$21,496 66		\$21,296 66

Assets of the Company, other than notes received for premium and deposits :

Bank stocks, (market value,)	\$21,296 66	
Note of an individual,	200 00	
Cash on hand,	1,140 29	
		\$22,636 95

Liabilities:—

Re-insurance at 50 per cent.,	8,541 96
Balance of surplus,	\$14,094 99

Assets brought forward, \$23,295 17	Losses paid, \$612 00	
Cash Premium, . . . 2,084 14	Dividends, 1,593 53	
Interest, 1,235 39	Expenses, 500 00	
	Depreciation of Stocks, 456 00	
		\$3,166 53
\$26,614 70		
Balance, . . . \$23,448 17	Assets carried forward, \$22,636 95	—\$811 22

STATE MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, March 24, 1843—Charter expires, 1871.]

JOSEPH F. HOVEY, *President*.*Secretary*, PELHAM BONNEY.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
30 shares Shawmut Bank, . . .	\$.100	\$3,000	\$85	\$2,550

Assets of the Company, other than notes received for premium and deposits:

Bank stocks, (market value,) . . .	\$2,550 00	
Real estate,	1,125 00	
Interest accrued on deposit notes, . . .	11,257 72	
Cash on hand,	1,510 67	
	<hr/>	\$16,443 39

Liabilities:—

Losses ascertained and unpaid,	\$48 55	
Borrowed on Shawmut Bank stock as security for \$2,500,	4,500 00	
Re-insurance at 50 per cent.,	20,681 42	
	<hr/>	\$25,229 97

Liabilities, \$25,229 97

Assets, 16,443 39

Balance against the Company, . . \$8,786 58

Assets brought forward, \$26,119 96	Losses paid, . . . \$5,174 47	
Cash Premium, . . . 6,927 35	Dividends, . . . 1,488 10	
Interest, . . . 3,566 44	Expenses, . . . 6,243 02	
Borrowed, . . . 2,000 00		
	<hr/>	
\$38,613 75	\$12,905 59	
Balance, . . . \$25,708 16	Assets carried forward, \$25,229 97	—\$478 19

TRI-MOUNTAIN INSURANCE COMPANY, BOSTON.

[Incorporated, February 16, 1860.]

T. H. SMITH, *President*.*Secretary*, PATRICK DEVINE.

Assets of the Company, other than notes received for premium and deposits:

Safe and desk,	\$250 00	
Cash on hand,	196 58	
Due from agents,	306 19	
	<hr/>	\$752 77

Liabilities:—

Losses ascertained and unpaid,	\$200 00	
Re-insurance at 50 per cent.,	1,541 91	
	<hr/>	1,741 91

Liabilities, \$1,741 91

Assets, 752 77

Balance against the Company, . . \$989 14

Assets brought forward, \$3,377 05	Losses paid, . . . \$1,742 87	
Cash Premium, . . . 2,562 83	Dividends, . . . 333 85	
Interest, . . . 9 73	Expenses, . . . 2,035 01	
	Error in last yr's return, 1,085 11	
\$5,949 61	\$5,196 84	
Balance, . . . \$752 77	Assets carried forward, \$752 77	

TRADERS' AND MECHANICS' MUTUAL INSURANCE COMPANY, LOWELL.

[Incorporated, April 20, 1848—Additional Act, March, 1854—Charter unlimited.]

CHARLES B. COBURN, *President*.

Secretary, E. F. SHERMAN.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
10 shares Wamesit Bank, Lowell, .	\$.100	\$1,000	\$98	\$980
7 " Merchants' Bank, Lowell, .	100	700	100	700
8 " Hide and Leather B'k, Boston, 100		800	90	720
		\$2,500		\$2,400

Assets of the Company, other than notes received for premium and deposits:

Bank stocks, (market value,)	\$2,400 00	
Loaned on mortgage of real estate, . . .	14,975 69	
Loaned on collateral,	1,523 25	
Other loans,	85 80	
United States and other stocks,	8,800 00	
Cash on hand,	1,908 10	
Due from agents,	950 87	
		\$30,643 71

Liabilities:—

Losses ascertained and unpaid,	\$990 00	
Re-insurance at 50 per cent.,	21,975 25	
		22,965 25
Balance of surplus,		\$7,678 46

Assets brought forward, \$32,416 15	Losses paid, \$7,915 00	
Cash Premium, 10,016 04	Dividends, 1,559 00	
Interest, 1,678 54	Return Premiums and	
	Re-insurance, 360 44	
	Expenses, 2,044 69	
	Depreciation of Stocks, 271 00	
\$44,112 73	\$12,150 13	
Balance, . . . \$31,962 60	Assets carried forward, \$30,643 71	—\$1,318 89

UNION MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated, March 22, 1843—Charter expires, 1871.]

ENOCH HOBART, *President*.*Secretary*, GEORGE G. FIELD.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
84 shares Tremont Bank,	\$.100	\$8,400	\$104½	\$8,778
60 " Revere Bank,	100	6,000	90	5,400
50 " Traders' Bank,	100	5,000	84	4,200
50 " Safety Fund Bank,	100	5,000	91	4,550
48 " Boylston Bank,	100	4,800	103	4,944
40 " Eliot Bank,	100	4,000	94	3,760
39 " Merchants' Bank,	100	3,900	82½	3,217½
30 " Bank of Commerce,	100	3,000	91	2,730
22 " Bank of North America,	100	2,200	92	2,024
20 " City Bank,	100	2,000	95	1,900
20 " Maverick Bank,	100	2,000	82	1,640
20 " Howard Bank,	100	2,000	84½	1,690
17 " Mt. Vernon Bank,	100	1,700	85	1,445
		\$50,000		\$46,278½

Railroad Stocks :—

42 shares Boston and Maine Railroad, .	\$.100	\$4,200	\$102½	\$4,305
34 " Boston and Fitchburg Railroad, .	100	3,400	93½	3,179
30 " Boston and Providence R. R., .	100	3,000	100¾	3,022½
		\$10,600		\$10,506½

Assets of the Company, other than notes received for premium and deposits :

Bank stocks, (market value,)	\$46,278 50	
Railroad stocks, (market value,)	10,506 50	
United States stocks, (market value,)	5,760 00	
Loaned on mortgage of real estate,	18,550 00	
Interest accrued on deposit notes,	19,214 13	
Bills receivable, with security,	217 56	
Cash on hand,	1,870 60	
		\$102,397 29

Liabilities :—

Re-insurance at 50 per cent.,	59,528 27	
Balance of surplus,		\$42,869 02

Assets brought forward, \$99,600 91	Losses paid,	\$3,132 29	
Cash Premium, 20,877 25	Dividends,	3,595 80	
Interest, 4,923 05	Expenses,	7,635 15	
	Depreciation of Stocks,	9,254 75	
		\$23,617 99	
\$125,401 21			
Balance, \$101,783 22	Assets carried forward, \$102,397 29		+\$614 07

WEST NEWBURY MUTUAL FIRE INSURANCE COMPANY,
WEST NEWBURY.

[Incorporated, April 24, 1828—Charter expires, 1884.]

DEAN ROBINSON, *President.*

Secretary, JOHN C. CARR.

Assets of the Company, other than notes received for premium and deposits:

One iron safe,	\$75 00
----------------	---------

Assets brought forward,	\$75 00	Losses paid, . . .	\$501 00
Assessments collected,	2,600 00	Paid Loan, . . .	1,500 00
Cash for policies, . .	75 00	Expenses, . . .	323 73
		Re-insurance, . .	32 00
	<hr/>		<hr/>
	\$2,750 00		\$2,356 73
Balance, . . .	\$393 27	Assets carried forward,	\$75 00
			—\$318 27

WESTFORD MUTUAL FIRE INSURANCE COMPANY, WESTFORD.

[Incorporated, March 20, 1840—Charter expires, 1868.]

ZACHEUS READ, *President.*

Secretary, JOHN CUTTER.

Assets of the Company, other than notes received for premium and deposits :

Cash on hand,	\$268 16
---------------	---	---	---	---	---	---	----------

Liabilities :—

Re-insurance at 50 per cent.,	298 90
---	--------

Liabilities,	\$298 90
--------------	---	---	---	---	----------

Assets,	268 16
-------------------	--------

Balance against the Company,	\$30 74
------------------------------	---------

Assets brought forward,	\$239 59	Expenses, . . .	\$55 00	
Cash Premium, . .	62 19			
Interest, . . .	13 08			
	<u>\$314 86</u>			
Balance, . . .	\$259 86	Assets carried forward,	\$268 16	+\$8 30

WESTFIELD MUTUAL FIRE INSURANCE COMPANY, WESTFIELD.

[Incorporated, March 30, 1852—Charter expires, 1880.]

EDWARD B. GILLETT, *President.*

Secretary, ASA P. RAND.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
4 shares Westfield Bank,	\$. \$100	\$400	\$100	\$400

Assets of the Company, other than notes received for premium and deposits:	
Bank stocks, (market value,)	\$400 00
Loaned on personal security,	2,795 40
United States $7\frac{3}{10}$ per cent. stock,	508 10
Accrued interest on loans,	94 69
Office furniture, &c.,	150 00
Cash on hand,	44 35
Due from agents,	302 75
	<hr/>
	\$4,295 29
Liabilities:—	
Re-insurance at 50 per cent.,	2,050 68
	<hr/>
Balance of surplus,	\$2,244 61

Assets brought forward, \$3,821 67	Losses paid, . . . \$400 00	
Cash Premium, . . 1,248 43	Dividends, . . . 328 92	
Interest, . . . 155 23	Expenses, . . . 210 80	
	<hr/>	
\$5,225 33	\$939 72	
Balance, . . . \$4,285 61	Assets carried forward, \$4,295 29	+ \$9 68

WEYMOUTH AND BRAINTREE MUTUAL FIRE INSURANCE COMPANY, WEYMOUTH.

[Incorporated, February 20, 1833—Charter renewed, January 31, 1861.]

ELLIOT L. WHITE, *President*.

Secretary, ELIAS RICHARDS.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
32 shares Union Bank, Weymouth,	\$.100	\$3,200	\$100	\$3,200
10 “ Merchants’ Bank, Boston,	. 100	1,000	82½	825
10 “ National Bank, Boston, .	. 100	1,000	87	870
		<hr/>		<hr/>
		\$5,200		\$4,895

Assets of the Company, other than notes received for premium and deposits:	
Bank stocks, (market value,)	\$4,895 00
Loaned on mortgage of real estate,	1,077 00
Loaned on personal security,	210 00
Cash on hand,	481 45
Due from agents,	835 31
	<hr/>
	\$7,498 76

Liabilities:—	
Losses claimed, other than those ascertained and unpaid,	\$2,000 00
Re-insurance at 50 per cent.,	12,457 32
	<hr/>
Liabilities,	\$14,457 32
Assets,	7,498 76
	<hr/>
Balance against the Company,	\$6,958 56

Assets brought forward, \$8,223 93	Losses paid, . . . \$4,033 79	
Cash Premium, . . . 5,904 14	Dividends, . . . 1,754 74	
Interest, . . . 589 18	Expenses, . . . 1,124 96	
\$14,717 25	\$6,913 49	
Balance, . . . \$7,803 76	Assets carried forward, \$7,498 76	—\$305 00

WORCESTER MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated, February 11, 1823.]

ANTHONY CHASE, *President.*

Secretary, CHARLES M. MILES.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
132 shares City Bank, Worcester, .	\$.100	\$13,200	\$100	\$13,200
101 " Worcester Bank, Worcester, .	100	10,100	100	10,100
50 " Citizen's Bank, " .	100	5,000	100	5,000
68 " Central Bank, " .	100	6,800	100	6,800
51 " Mechanics' Bank, " .	100	5,100	100	5,100
45 " Quinsigamond Bank, " .	100	4,500	100	4,500
40 " Fitchburg Bank, Fitchburg, .	100	4,000	100	4,000
15 " Grafton Bank, Grafton, .	100	1,500	100	1,500
20 " Oxford Bank, Oxford, .	100	2,000	100	2,000
15 " Blackstone Bank, Blackstone, .	100	1,500	100	1,500
15 " Southbridge B'k, Southbridge, .	100	1,500	100	1,500
		\$55,200		\$55,200

Railroad Bonds:—

\$2,000 Norwich and Worcester R. R. bonds,	\$2,000	\$2,000
\$1,500 Fitchburg and Worcester R. R. bonds,	1,500	1,500
	\$3,500	\$3,500

Assets of the Company, other than notes received for premium and deposits:

Bank stocks, (market value,)	\$55,200 00	
Railroad bonds, (market value,)	3,500 00	
Dwelling-house and lot in Ashburnham, . .	600 00	
Notes secured by mortgages,	114,723 53	
Endorsed notes,	9,515 03	
Notes secured by pledge of bank stocks, .	1,779 20	
Cash on hand,	5,809 90	
		\$191,127 66

Liabilities:—

Losses ascertained and unpaid,	\$1,865 00	
Losses claimed, other than those ascertained and unpaid,	1,900 00	
Re-insurance at 50 per cent.,	115,555 38	
		122,320 38
Balance of surplus,		\$68,807 28

WORCESTER MANUFACTURERS' MUTUAL INSURANCE COMPANY, WORCESTER.

[Incorporated, March 31, 1855—Additional Act, 1861—Charter expires, 1880.]

A. H. BULLOCK, *President*.

Secretary, PARLEY HAMMOND.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
60 shares City Bank, Worcester, .	\$.100	\$6,000	\$100	\$6,000

Assets of the Company, other than notes received for premium and deposits:

Bank stocks, (market value,)	\$6,000 00	
Bills Receivable,	20,500 00	
Cash on hand,	2,197 02	
		\$28,697 02

Liabilities:—

Re-insurance at 50 per cent.,	14,467 48
Balance of surplus,	\$14,229 54

Assets brought forward, \$22,597 61	Losses paid, . . . \$1,711 40
Cash Premium, . . . 28,934 96	Dividends, . . . 17,532 73
Interest, . . . 1,608 27	Expenses, . . . 3,666 41
Extra Premium, . . . 88 00	Return Premiums, . . 1,286 10
Firemen's Ins. Co., . . 53 13	Charged to Profit and Loss, 88 31
	Depreciation of Stocks, . . 300 00
\$53,281 97	\$24,584 95
Balance, . . . \$28,697 02	Assets carried forward, \$28,697 02

FOREIGN STOCK COMPANIES,

DOING BUSINESS IN THIS COMMONWEALTH.

	ETNA, Hartford, Ct.	AMERICAN EXCHANGE, New York.	ARCTIC FIRE, New York.	ATLANTIC FIRE AND MARINE, Providence, R. I.	ATLANTIC FIRE, Brooklyn, N. Y.
Amount of Capital actually paid in,	\$1,500,000 00	\$200,000 00	\$250,000 00	\$150,000 00	\$150,000 00
Number of Shares,	15,000	2,000	5,000	3,000	3,000
Par value of each share,	\$100 00	\$100 00	\$50 00	\$50 00	\$50 00
Amount of Fire Risks outstanding,	101,199,577 00	5,807,310 00	4,598,217 00	6,460,672 00	12,214,456 00
of Marine Risks outstanding,	—	—	200,000 00	—	13,000 00
of U. S. Stocks and Tr. Notes, (market value,)	344,425 00	—	3,000 00	—	10,146 00
of State Stocks, (market value,)	206,220 00	—	—	—	—
of Bank Stocks, (market value,)	805,048 00	—	—	184,400 00	26,730 00
of Railroad Stocks, (market value,)	100,851 25	—	—	—	—
of Real Estate, (cash value,)	89,477 79	—	9,270 54	—	5,000 00
of Cash on hand and in bank,	49,484 05	6,103 32	284 04	6,919 14	2,599 96
in hands of agents,	195,679 53	5,991 27	12,837 92	12,022 07	1,533 89
loaned on mortgage of real estate,	—	185,200 00	219,632 50	—	163,978 59
on collateral,	—	7,335 00	5,375 00	—	19,800 00
without collateral,	—	—	—	2,348 87 ^a	—
of all other investments and debts due the Com- pany,	323,500 00*	3,210 53†	6,709 24	2,840 00 ^b	—
of Premium Notes on risks terminated,	—	—	—	1,779 72	—
of Borrowed Money,	—	—	1,856 23	12,000 00 ^c	—
of Losses ascertained and unpaid,	—	—	—	—	189 07
claimed and unpaid,	26,046 97	—	1,750 00	3,000 00	—
reported, upon which the liability of the Company is not determined,	181,608 90	6,955 60	9,000 00	10,753 17	—
of all other claims against the Company,	—	—	—	—	—
of Cash received for premiums on fire risks,	1,445,708 23	58,204 50	38,256 76	81,614 86	90,105 05
marine risks,	—	—	39,418 10	5,476 13	1,104 50

	CHARTER OAK FIRE & MARINE, Hartford, Ct.	CITY FIRE, New Haven, Ct.	CITY FIRE, Hartford, Ct.	COLUMBIA FIRE, New York.	COMMERCE FIRE, New York.
Amount of Capital actually paid in,	\$300,000 00	\$200,000 00	\$250,000 00	\$200,000 00	\$200,000 00
Number of Shares,	3,000	2,000	2,500	4,000	2,000
Par value of each share,	\$100 00	\$100 00	\$100 00	\$50 00	\$100 00
Amount of Fire Risks outstanding,	8,539,229 00	9,845,651 67	13,438,347 00	4,854,994 96	3,022,241 03
of Marine Risks outstanding,	—	—	—	—	—
of U. S. Stocks and Tr. Notes, (market value,)	5,404 17	10,000 00	—	—	10,000 00
of State Stocks, (market value,)	—	—	4,600 00	—	—
of Bank Stocks, (market value,)	74,308 00	91,970 00	143,050 00	—	—
of Railroad Stocks, (market value,)	1,820 00	40,083 00	—	—	—
of Railroad Bonds, (market value,)	50,300 00	2,000 00	14,060 00	—	—
of Real Estate, (cash value,)	—	731 05	—	—	—
of Cash on hand and in bank,	2,974 09	6,369 99	9,850 55	3,663 65	1,878 71
in hands of agents,	21,456 04	4,000 00	19,315 41	—	—
loaned on mortgage of real estate,	39,062 59	75,115 72	25,288 00	202,000 00	190,000 00
on collateral,	81,187 79	29,067 00	42,959 00	11,750 00	6,000 00
without collateral,	21,986 63	10,323 60	1,700 00	—	—
of all other investments and debts due the Com- pany,	5,531 12	5,272 50b	22,373 37†	—	—
of Premium Notes on risks terminated,	—	—	—	—	—
of Borrowed Money,	—	—	—	—	—
of Losses ascertained and unpaid,	—	—	—	—	—
claimed and unpaid,	19,638 81	5,700 00	1,967 65	—	—
reported, upon which the liability of the Company is not determined,	—	11,082 00	14,063 20\$	1,000 00	—
of all other claims against the Company,	—	400 00	500 00	950 00	—
of Cash received for premiums on fire risks, marine risks,	102,151 09	88,071 12	155,722 36	29,471 69	25,593 41
	—	—	—	—	—

	CONNECTICUT FIRE, Hartford, Ct.	CONTINENTAL, New York.	DELAWARE MU- TUAL SAFETY, Philadelphia, Pa.	FULTON FIRE, New York.	GERMANIA FIRE, New York.
Amount of Capital actually paid in,	\$200,000 00	\$500,000 00	\$360,000 00	\$200,000 00	\$200,000 00
Number of Shares,	2,000	5,000	14,400	8,000	4,000
Par value of each share,	\$100 00	\$100 00	\$25 00	\$25 00	\$50 00
Amount of Fire Risks outstanding,	7,387,325 00	40,937,280 00	14,325,545 00	10,600,000 00	8,005,780 38
of Marine Risks outstanding,	—	—	4,846,145 00	—	—
of U. S. Stocks and Tr. Notes, (market value,)	—	—	159,000 00	10,000 00	2,850 00
of State Stocks, (market value,)	25,400 00	9,500 00	136,540 00	4,300 00	—
of Bank Stocks, (market value,)	119,400 00	76,675 00	—	—	4,600 00
of Railroad Stocks, (market value,)	7,049 00	—	4,250 00	—	—
of Railroad Bonds, (market value,)	15,800 00	9,200 00	60,700 00	—	—
of Real Estate, (cash value,)	—	80,000 00	51,363 35	2,445 44	—
of Cash on hand and in bank,	6,081 63	35,567 30	51,615 36	7,697 27	2,334 13
in hands of agents,	4,600 00	—	1,704 25	18,822 96	839 37
loaned on mortgage of real estate,	—	672,800 00	75,000 00	197,390 00	196,050 00
on collateral,	—	127,753 00	—	36,130 00	12,220 00
without collateral,	4,706 25	—	—	—	—
of all other investments and debts due the Com- pany,	23,461 29*	30,958 88†	257,890 79a	8,502 70	2,000 00
of Premium Notes on risks terminated,	—	—	137,889 93	—	—
of Borrowed Money,	—	—	—	—	—
of Losses ascertained and unpaid,	—	—	—	—	—
claimed and unpaid,	1,100 00	10,800 00	1,200 00	—	—
reported, upon which the liability of the Company is not determined,	3,200 00	3,750 00	10,632 00	10,331 00	5,000 00d
of all other claims against the Company,	—	—	7,236 02b	989 53	—
of Cash received for premiums on fire risks,	72,655 57	270,093 72†	100,852 18	101,961 66	51,700 00e
marine risks,	—	—	89,918 78	—	—

	GOODHUE FIRE, New York.	HANOVER FIRE, New York.	HARTFORD FIRE, Hartford, Ct.	HOME, New Haven, Ct.	HOME, New York.
Amount of Capital actually paid in,	\$200,000 00	\$200,000 00	\$500,000 00	\$200,000 00	\$1,000,000 00
Number of Shares,	2,000	4,000	5,000	2,000	10,000
Par value of each share,	\$100 00	\$50 00	\$100 00	\$100 00	\$100 00
Amount of Fire Risks outstanding,	5,621,639 14	6,523,871 00	55,032,216 00	6,210,406 56	64,372,084 00
Amount of Marine Risks outstanding,	-	-	-	596,815 00	600,000 00
of U. S. Stocks and Tr. Notes, (market value,)	-	6,990 00	34,582 50	-	60,130 00
of State Stocks, (market value,)	-	4,250 00	34,150 00	8,200 00	27,170 00
of Bank Stocks, (market value,)	-	-	554,365 00	86,886 00	51,850 00
of Railroad Stocks, (market value,)	-	-	14,880 00	-	-
of Railroad Bonds, (market value,)	-	-	25,250 00	-	-
of Real Estate, (cash value,)	-	3,145 89	15,000 00	-	64,721 11
of Cash on hand and in bank,	1,568 04	4,050 77	4,333 29	8,511 89	50,716 46
in hands of agents,	1,586 11	664 67	58,974 46	22,363 35	144,350 51
loaned on mortgage of real estate,	209,200 00	209,700 00	1,965 00	25,750 00	910,519 53 <i>d</i>
on collateral,	19,750 00	7,300 00	14,258 00	24,600 00	108,924 79 <i>e</i>
without collateral,	-	-	39,879 56	18,608 80 <i>i</i>	-
of all other investments and debts due the Com- pany,	6,922 03*	10,191 17†	39,964 00§	5,078 78 <i>b</i>	44,215 32 <i>f</i>
of Premium Notes on risks terminated,	-	-	-	-	8,263 72
of Borrowed Money,	-	-	-	-	-
of Losses ascertained and unpaid,	-	-	-	-	-
claimed and unpaid,	6,800 00	-	-	-	17,915 09
reported, upon which the liability of the Company is not determined,	3,000 00	-	54,143 31	18,812 05	37,825 43
of all other claims against the Company,	-	-	-	320 15	1,120 00
of Cash received for premiums on fire risks, marine risks,	47,301 47	49,744 01	589,099 67	71,080 11	699,607 75
	470 60	-	-	59,564 31	128,121 68

Amount of Notes received for premiums on fire risks, marine risks,	—	—	—	—	1,905 00	—	—	56,132 56	—
of Cash received for interest,	—	—	—	—	25,623 08	—	—	93,530 00g	—
of Income from all other sources,	14,298 10	—	15,363 68	—	51,173 43a	—	—	—	—
of Fire Losses paid the last year,	—	—	—	—	—	—	—	—	—
of Marine Losses paid the last year,	47,994 94	—	15,465 70	434,497 18	49,027 48	—	—	487,988 07	—
of Dividends paid the last year,	—	—	—	—	75,204 64	—	—	167,599 25	—
of Expenses of office,	—	—	—	—	22,000 00	—	—	99,228 00	—
of other Expenditures,	2,500 00	24,000 00	13,073 96	75,000 00	14,690 08	—	—	208,640 16h	—
of Cash received for fire risks not terminated,	16,417 14†	9,121 01||	110,780 28	17,285 41	23,333 90c	—	—	34,776 72k	—
required to re-insure all outstanding risks,	38,655 19	37,487 08	622,205 45	110,780 28	72,168 35	—	—	650,012 69	—
of Premium Notes on risks not terminated,	19,327 59	18,743 54	311,390 23	311,390 23	52,956 76	—	—	838,945 49	—
of Delinquent Notes not charged to profit and loss,	—	—	—	—	27,528 08	—	—	27,878 29	—
Highest rate of interest received,	—	—	—	—	1,847 96	—	—	8,263 72	—
paid on money borrowed,	7 per cent.	7 per cent.	7 per cent.	7 per cent.	6 per cent.	—	—	7 per cent.	—
Number of shares of Capital Stock pledged to the Com- pany,	—	—	—	—	6 per cent.	—	—	—	—
Balance to credit of profit and loss account,	23,181 47	36,901 36	299,288 14	—	—	—	—	—	—
to debit of profit and loss account,	—	—	—	—	—	—	—	—	—
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for,	—	—	—	—	—	—	—	—	—
Amount of capital consisting of Stockholders' Notes,	—	—	—	—	—	—	—	—	—

* Including interest accrued but not due; interest due and unpaid; Premiums uncollected in New York city.

† Including Brooklyn City stock; interest accrued and outstanding premiums.

‡ Including non-resident tax. a Including rents and dividends on stocks. || Taxes, \$3,681.37; return premium and re-insurance, \$4,108.77; commissions, \$1,330.87.

c Commissions, \$12,798.90; return premium and re-insurance, \$10,595. b Including accrued interest; tax from non-resident stockholders; safe and office fixtures.

d Worth at least \$1,768,300, being first lien of record.

e Market value of securities pledged, \$131,961. f Including Brooklyn City Water Bonds; premiums uncollected on policies issued at office, and interest accrued on loans.

g Including rents and dividends on stocks. h Including expense of agencies. i Call loans on personal security.

k Taxes.

	HOPE, Providence, R. I.	H O W A R D, New York.	HUMBOLDT FIRE, New York.	INDEMNITY FIRE, New York.	IRVING FIRE, New York.
Amount of Capital actually paid in,	\$150,000 00	\$250,000 00	\$200,000 00	\$150,000 00	\$200,000 00
Number of Shares,	3,000	5,000	2,000	1,500	8,000
Par value of each share,	\$50 00	\$50 00	\$100 00	\$100 00	\$25 00
Amount of Fire Risks outstanding,	3,244,314 74	15,458,838 75	7,532,255 52	3,573,050 00	7,740,332 52
of Marine Risks outstanding,	-	-	-	-	-
of U. S. Stocks and Tr. Notes, (market value,)	-	60,700 00	5,000 00	-	20,335 00
of State Stocks, (market value,)	-	10,175 00	24,480 00	-	-
of Bank Stocks, (market value,)	152,500 00	34,500 00	-	-	-
of Railroad Stocks, (market value,)	-	-	-	-	-
of Railroad Bonds, (market value,)	-	-	-	-	-
of Real Estate, (cash value,)	12,840 09	67,000 00	11,977 91	731 51	-
of Cash on hand and in bank,	1,095 55	3,308 76	4,848 20	5 56	-
in hands of agents,	-	164,940 00	172,600 00	153,500 00	166,550 00
loaned on mortgage of real estate,	-	8,500 00	16,967 00	3,500 00	31,375 00
on collateral,	-	-	-	-	-
without collateral,	-	-	-	-	-
of all other investments and debts due the Com- pany,	3,851 64*	30,750 17†	5,987 51	-	9,672 51
of Premium Notes on risks terminated,	-	-	-	-	-
of Borrowed Money,	-	-	-	800 00	-
of Losses ascertained and unpaid,	-	-	-	400 00	-
claimed and unpaid,	4,309 90	-	9,775 00	2,500 00	5,000 00
reported, upon which the liability of the Company is not determined,	900 00	7,640 00	-	-	-
of all other claims against the Company,	-	154 27	-	-	1,209 75
of Cash received for premiums on fire risks,	47,450 08	107,378 61	67,036 88	26,169 55	64,631 96
marine risks,	-	3,620 63||	-	-	-

Amount of Notes received for premiums on fire risks, marine risks,									
of Cash received for interest,	—	—	—	—	—	—	—	—	—
of Income from all other sources,	9,840 86	—	23,384 09	15,077 01	10,923 56 ^b	—	—	15,332 19	—
of Fire Losses paid the last year,	352 20	—	—	—	—	—	—	—	—
of Marine Losses paid the last year,	37,804 36	—	47,581 33	44,129 38	17,896 74	—	—	31,485 20	—
of Dividends paid the last year,	—	—	2,122 35||	—	18 37	—	—	—	—
of Expenses of office,	160 00	—	49,970 00	10,000 00	6,000 00	—	—	20,000 00	—
of other Expenditures,	3,750 00	—	12,894 43	16,913 46	12,826 26	—	—	26,069 10 ^a	—
of Cash received for fire risks not terminated,	6,539 59 [†]	—	19,202 30 [§]	8,099 81	—	—	—	—	—
required to re-insure all outstanding risks,	41,627 38	—	96,647 40	47,895 35	19,135 86	—	—	55,000 00	—
of Premium Notes on risks not terminated,	20,813 69	—	48,323 70	23,947 68	9,567 93	—	—	27,500 00	—
of Delinquent Notes not charged to profit and loss,	—	—	—	—	—	—	—	—	—
Highest rate of interest received,	7 per cent.	—	7 per cent.	7 per cent.	7 per cent.	—	—	7 per cent.	—
paid on money borrowed,	—	—	—	—	7 per cent.	—	—	—	—
Number of shares of Capital Stock pledged to the Com- pany,	—	—	—	—	—	—	—	—	—
Balance to credit of profit and loss account,	19,567 28	—	133,086 98	42,500 80	4,051 48	—	—	25,278 11	—
to debit of profit and loss account,	—	—	—	—	—	—	—	—	—
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for,	—	—	—	—	—	—	—	—	—
Amount of capital consisting of Stockholders' Notes,	—	—	—	—	—	—	—	—	—

* Including accrued interest and personal property.

† Including New York City stocks, unpaid premiums and accrued interest.

§ Taxes, \$6,800.72; return premium and commissions to agents, \$12,398.58.

^b Including \$315 due and unpaid.

† Commissions, re-insurance and taxes.

|| Inland navigation risks.

^a Including taxes of 1860 and 1861, \$7,393.24.

	LAFAYETTE FIRE, Brooklyn, N. Y.	LAMAR FIRE, New York.	LIVERPOOL AND LONDON. BRANCH OFFICE, New York.	LORILLARD FIRE, New York.
Amount of Capital actually paid in,	\$150,000 00	\$300,000 00	\$6,299,130 00	\$500,000 00
Number of Shares,	3,000	3,000	10,000	20,000
Par value of each share,	\$50 00	\$100 00	£20	\$25 00
Amount of Fire Risks outstanding,	5,299,876 00	6,000,000 00	\$43,937,663 00	12,710,093 21
of Marine Risks outstanding,	—	237,286 00	—	—
of U. S. Stocks and Tr. Notes, (market value,)	—	12,325 00	50,000 00	40,000 00
of State Stocks, (market value,)	—	—	—	25,000 00
of Bank Stocks, (market value,)	—	15,625 00	—	—
of Railroad Stocks, (market value,)	—	—	—	—
of Railroad Bonds, (market value,)	—	—	—	—
of Real Estate, (cash value,)	—	—	115,592 00	—
of Cash on hand and in bank,	2,926 18	4,206 93	51,936 00	3,906 95
in hands of agents,	3,199 73	—	31,244 00	2,062 63
loaned on mortgage of real estate,	140,782 00	264,800 00	647,200 00	472,500 00
on collateral,	11,925 00	18,190 00†	7,000 00	26,550 00
without collateral,	—	—	—	—
of all other investments and debts due the Com- pany,	13,586 65*	21,671 32†	39,000 00†	40,865 34b
of Premium Notes on risks terminated,	—	4,722 08	—	—
of Borrowed Money,	—	—	—	—
of Losses ascertained and unpaid, claimed and unpaid,	—	—	—	—
reported, upon which the liability of the Company is not determined,	750 00	—	4,500 00	1,495 00
of all other claims against the Company,	3,050 00	9,000 00	32,805 00	1,633 00
of Cash received for premiums on fire risks, marine risks,	52,911 29	—	—	—
	—	62,489 94	529,326 53	145,705 73
	—	10,367 49||	—	—

Amount of Notes received for premiums on fire risks,	—	—	9,430 51 ||	—	—	—
marine risks,	—	—	21,208 74	—	—	—
of Cash received for interest,	—	10,668 57	8,458 37\$	40,445 38	36,629 90	—
of Income from all other sources,	—	—	51,830 75	31,493 08	—	—
of Fire Losses paid the last year,	—	36,649 02	17,899 62 ||	336,843 51	76,837 25	—
of Marine Losses paid the last year,	—	—	12,000 00	—	—	—
of Dividends paid the last year,	—	6,000 00	12,186 10	—	—	—
of Expenses of office,	—	12,681 58	5,084 43	165,859 40	37,500 00	—
of other Expenditures,	—	7,457 10e	48,000 00	—	27,457 53c	—
of Cash received for fire risks not terminated,	—	40,827 23	25,672 88	504,049 78	19,778 14d	—
required to re-insure all outstanding risks,	—	20,413 61	3,345 76	252,024 89	94,200 38	—
of Premium Notes on risks not terminated,	—	—	—	—	47,100 19	—
of Delinquent Notes not charged to profit and loss,	—	—	—	—	—	—
Highest rate of interest received,	—	7 per cent.	1,227 98a	—	—	—
paid on money borrowed,	—	—	7 per cent.	10 per cent.	7 per cent.	—
Number of shares of Capital Stock pledged to the Com-	—	—	—	—	—	—
pany,	—	—	—	—	—	—
Balance to credit of profit and loss account,	—	—	46,957 58	—	—	—
to debit of profit and loss account,	—	—	—	1,016,025 00	70,831 01	—
Number of shares of Capital Stock owned by the Com-	—	—	—	—	—	—
pany, or not subscribed for,	—	—	—	—	—	—
Amount of capital consisting of Stockholders' Notes,	—	—	—	5,600 00	—	—

* Including \$5,799.42, interest accrued but not due.

|| Inland navigation.

^b Including New York City stocks, and interest accrued but not due.

Agency expenses, commissions, etc.

† Good stocks as collateral.

§ Including premiums in course of

c Including taxes.

‡ Including premiums in course of collection and interest accrued.

a Mostly good eventually.

d Including commissions, return premium, re-insurance, &c.

f Stock of incorporated cities in the State of New York

	MANHATTAN FIRE, New York.	MARKET FIRE, New York.	MERCANTILE FIRE, New York.	MERCHANTS', Hartford, Ct.	MERCHANTS', Providence, R. I.
Amount of Capital actually paid in,	\$250,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$150,000 00
Number of Shares,	5,000	2,000	4,000	2,000	3,000
Par value of each share,	\$50 00	\$100 00	\$50 00	\$100 00	\$50 00
Amount of Fire Risks outstanding,	20,000,000 00	12,919,035 00	6,012,571 68	8,544,779 32	3,935,178 00
of Marine Risks outstanding,	-	-	-	-	441,479 00
of U. S. Stocks and Tr. Notes, (market value,)	-	-	24,000 00	9,500 00	-
of State Stocks, (market value,)	-	-	-	28,400 00	-
of Bank Stocks, (market value,)	-	4,000 00	-	83,575 00	200,000 00
of Railroad Stocks, (market value,)	-	-	-	-	-
of Railroad Bonds, (market value,)	-	-	-	-	-
of Real Estate, (cash value,)	-	-	-	-	-
of Cash on hand and in bank,	6,834 45	4,460 30	2,271 93	4,892 67	4,403 42
in hands of agents,	-	-	-	8,004 34	4,559 72
loaned on mortgage of real estate,	286,000 00	208,872 00	201,850 00	58,500 00	-
on collateral,	41,403 25	47,328 00	11,600 00	12,862 06	-
without collateral,	14,858 60	-	-	-	-
of all other investments and debts due the Com- pany,	20,133 25	-	6,638 43†	20,998 48||	-
of Premium Notes on risks terminated,	-	-	-	-	7,820 16
of Borrowed Money,	-	-	-	-	6,000 00
of Losses ascertained and unpaid,	-	-	-	-	-
claimed and unpaid,	12,330 00	4,454 00	-	-	507 00
reported, upon which the liability of the Company is not determined,	-	10,316 00	2,620 00	17,178 35	5,000 00
of all other claims against the Company,	550 00*	-	-	200 00	-
of Cash received for premiums on fire risks, marine risks,	225,000 00	107,633 88	47,771 09	98,050 61	44,004 51
	-	-	-	-	14,625 96

	METROPOLITAN, New York.	NEW ENGLAND FIRE AND MARINE, Hartford, Ct.	NIAGARA FIRE, New York.	NORTH AMERICAN FIRE, New York.
Amount of Capital actually paid in,	\$300,000 00	\$200,000 00	\$200,000 00	\$250,000 00
Number of Shares,	3,000	2,000	4,000	5,000
Par value of each share,	\$100 00	\$100 00	\$50 00	\$50 00
Amount of Fire Risks outstanding,	12,540,835 00	10,831,426 00	9,324,516 00	8,557,781 17
Amount of Marine Risks outstanding,	77,247 00	-	-	-
of U. S. Stocks and Tr. Notes, (market value,)	60,000 00	-	24,507 50	18,000 00
of State Stocks, (market value,)	-	12,200 00	-	3,612 50
of Bank Stocks, (market value,)	-	103,275 00	-	-
of Railroad Stocks, (market value,)	-	-	-	-
of Railroad Bonds, (market value,)	-	-	10,500 00	-
of Real Estate, (cash value,)	1,464 20	23,424 70	7,859 05	19,230 56
of Cash on hand and in bank,	7,000 00	8,799 26	3,705 63	4,509 87
in hands of agents,	248,125 00	31,904 38	219,550 00	203,508 11
loaned on mortgage of real estate,	85,100 00	10,771 50	6,300 00	1,600 00
on collateral,	-	-	-	-
without collateral,	-	-	-	-
of all other investments and debts due the Com- pany,	31,614 67*	10,897 54†	2,035 89‡	29,735 44‡
of Premium Notes on risks terminated,	-	-	-	-
of Borrowed Money,	-	-	7,000 00c	-
of Losses ascertained and unpaid,	-	-	-	-
claimed and unpaid,	24,372 00	13,750 00§	9,924 27	2,414 11
reported, upon which the liability of the Company is not determined,	9,900 00	9,908 52	5,500 00	5,000 00
of all other claims against the Company,	500 00	-	425 00	-
of Cash received for premiums on fire risks,	112,886 93	177,715 31	81,731 47	70,553 51
marine risks,	-	-	-	-

Amount of Notes received for premiums on fire risks, . . .	—	—	—	—	—
of Cash received for interest, . . .	4,500 00	—	—	—	—
of Income from all other sources, . . .	23,302 76	—	—	—	—
of Fire Losses paid the last year, . . .	2,500 00	12,289 20	19,349 22	19,048 10	164 56
of Marine Losses paid the last year, . . .	86,611 09	—	—	—	53,086 87
of Dividends paid the last year, . . .	5,159 20	151,422 19	54,489 22	—	—
of Expenses of office, . . .	10,250 00	—	—	—	—
of other Expenditures, . . .	26,394 83†	10,000 00	40,000 00	20,000 00	—
of Cash received for fire risks not terminated, . . .	8,402 53	8,287 83	12,699 98	15,352 32	—
required to re-insure all outstanding risks, . . .	79,020 86	44,919 20||	17,624 31	8,196 59	—
of Premium Notes on risks not terminated, . . .	41,760 43	148,395 08	67,285 76	53,189 43	—
of Delinquent Notes not charged to profit and loss, . . .	4,500 00	74,197 54	33,642 88	26,594 71	—
Highest rate of interest received, . . .	7 per cent.	12 per cent.	7 per cent.	7 per cent.	7 per cent.
paid on money borrowed, . . .	—	—	5 per cent.	—	—
Number of shares of Capital Stock pledged to the Com- pany, . . .	—	—	—	—	—
Balance to credit of profit and loss account, . . .	6,800 65	29,243 51a	58,675 25	—	—
to debit of profit and loss account, . . .	—	—	—	—	—
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for, . . .	—	—	—	—	—
Amount of capital consisting of Stockholders' Notes, . . .	—	—	—	—	—

* Including accrued interest, and cash due for premiums.

† \$5,084.43 paid for taxes included.

‡ Including balances on ledger, accrued interest, &c.

§ Trustee and contested.

|| Including commissions, taxes, return premium and re-insurance.

a Reserved fund.

b Including City of Brooklyn scrip.

c Borrowed on eight United States bonds of \$1,000 each.

d New York City 6 per cent. and 7 per cent. bonds, \$17,000; unpaid premiums, \$3,950.67; interest accrued on securities, \$8,784.77.

	NORTH AMERICAN FIRE, Hartford, Ct.	NORTHERN, Aberdeen and London.	NORWICH FIRE, Norwich, Ct.	PHENIX FIRE, Brooklyn, N. Y.
Amount of Capital actually paid in,	\$300,000 00	\$312,015 00	\$200,000 00	\$200,000 00
Number of Shares,	3,000	62,403	4,000	4,000
Par value of each share,	\$100 00	£1	\$50 00	\$50 00
Amount of Fire Risks outstanding,	11,026,883 94	\$183,959,300 00	5,235,506 67	12,000,000 00
of Marine Risks outstanding,	-	-	-	481,491 00
of U. S. Stocks and Tr. Notes, (market value,)	17,955 00	-	-	5,000 00
of State Stocks, (market value,)	13,100 00	252,649 88	-	-
of Bank Stocks, (market value,)	211,825 00	-	137,278 00	3,000 00
of Railroad Stocks, (market value,)	19,725 00	225,559 69	-	-
of Railroad Bonds, (market value,)	-	732,307 36	31,000 00	-
of Real Estate, (cash value,)	-	119,172 13	-	1,141 53
of Cash on hand and in bank,	3,596 62	224,666 38	-	7,082 70
in hands of agents,	12,626 72	262,112 38	2,980 00	10,370 33
loaned on mortgage of real estate,	4,100 00	333,594 23	1,600 00	185,006 50
on collateral,	23,419 61	570,468 75	-	37,325 00
without collateral,	-	4,463 00	1,740 00	-
of all other investments and debts due the Company,	21,355 06*	-	9,700 00 ^d	29,735 44 ^e
of Premium Notes on risks terminated,	-	-	-	226 25
of Borrowed Money,	13,500 00†	-	-	-
of Losses ascertained and unpaid,	-	148,301 92 ^a	-	-
claimed and unpaid,	26,112 00	-	2,418 90	-
reported, upon which the liability of the Company is not determined,	-	-	-	16,258 00
of all other claims against the Company,	434 20†	40,527 02	-	-
of Cash received for premiums on fire risks,	134,660 41	607,176 06 ^b	56,209 19	134,657 97
marine risks,	-	-	-	42,425 63

Amount of Notes received for premiums on fire risks, marine risks,	-	-	-	-	-	-
of Cash received for interest, . . .	-	-	-	-	-	25,179 96
of Income from all other sources, . . .	19,757 06||	107,021 69	-	-	-	15,543 43
of Fire Losses paid the last year, . . .	-	347,933 96 <i>c</i>	-	12,925 48	-	-
of Marine Losses paid the last year, . . .	140,594 70	193,947 23	-	-	-	105,478 11
of Dividends paid the last year, . . .	-	-	-	46,077 21	-	27,959 89
of Expenses of office, . . .	15,000 00	23,401 13	-	-	26,000 00	12,000 00
of other Expenditures, . . .	8,409 05	167,530 04	-	-	2,975 00	34,499 57
of Cash received for fire risks not terminated, required to re-insure all outstanding risks, . . .	22,914 57\$	88,961 34	-	-	2,609 26	-
of Premium Notes on risks not terminated, of Delinquent Notes not charged to profit and loss, . . .	124,540 37	-	-	18,344 27	-	121,192 18
	62,270 18	-	-	9,172 13	-	68,623 09
	-	-	-	-	-	16,054 00
Highest rate of interest received, . . .	10 per cent.	-	-	-	10 per cent.	-
paid on money borrowed, . . .	6 per cent.	-	-	-	6 per cent.	-
Number of shares of Capital Stock pledged to the Com- pany, . . .	40	-	-	-	-	-
Balance to credit of profit and loss account, . . .	-	235,656 98	-	118 38	-	2,824 18
to debit of profit and loss account, . . .	4,377 30	-	-	-	-	-
Number of shares of Capital Stock owned by the Compa- ny, or not subscribed for, . . .	-	-	-	-	-	-
Amount of capital consisting of Stockholders' Notes, . .	-	585	-	-	-	-

* City stocks, \$20,390; interest accrued, \$651.56; premiums at office unpaid, \$113; non-resident stockholders' tax, \$200.50.

† Borrowed on 13 United States bonds and \$7,000 note of City of Hartford.

‡ Agency expenses, taxes, commissions, &c.

c Being chiefly life premiums.

|| Including amount accrued but not due.

b After deduction for re-insurances.

a Fire and Life.

d City of Brooklyn bonds.

e Including premiums in course of collection, and accrued interest.

	PHOENIX, Hartford, Ct.	PROVIDENCE WASHINGTON, Providence, R. I.	RESOLUTE FIRE, New York.	ROGER WILLIAMS, Providence, R. I.
Amount of Capital actually paid in,	\$400,000 00	\$200,000 00	\$200,000 00	\$100,000 00
Number of Shares,	4,000	6,250	2,000	2,000
Par value of each share,	\$100 00	\$32 00	\$100 00	\$50 00
Amount of Fire Risks outstanding,	26,738,080 00	9,082,805 00	7,754,367 34	2,620,042 00
Amount of Marine Risks outstanding,	—	—	137,000 00	67,040 00
of U. S. Stocks and Tr. Notes, (market value,)	—	—	—	—
of State Stocks, (market value,)	9,800 00	—	—	—
of Bank Stocks, (market value,)	278,451 00	30,000 00	3,797 50	136,000 00
of Railroad Stocks, (market value,)	—	—	—	—
of Railroad Bonds, (market value,)	—	—	—	—
of Real Estate, (cash value,)	—	157,800 00	—	—
of Cash on hand and in bank,	—	32,160 10	16,152 18	3,659 27
in hands of agents,	38,555 97	8,637 11	6,371 06	2,429 93
loaned on mortgage of real estate,	38,584 76	—	191,546 19	—
on collateral,	26,300 00	—	16,755 00	1,700 00
without collateral,	30,240 00	—	—	—
of all other investments and debts due the Company,	2,500 00	—	—	—
of Premium Notes on risks terminated,	32,770 50*	105,000 00†	7,643 39‡	1,265 00c
of Borrowed Money,	—	—	—	—
of Losses ascertained and unpaid,	—	—	2,700 00§	7,484 64
of Losses claimed and unpaid,	—	11,538 80	—	—
reported, upon which the liability of the Company is not determined,	—	—	—	2,480 28d
of all other claims against the Company,	36,000 00	—	1,357 58	5,950 00
of Cash received for premiums on fire risks,	1,000 00	500 00	575 00||	—
of Cash received for premiums on marine risks,	404,480 39	113,808 50	72,000 54	32,775 59
marine risks,	—	—	39,921 97a	3,615 52

Amount of Notes received for premiums on fire risks, marine risks,	-	-	-	-	-	2,330 98 ^a	-	7,167 94
of Cash received for interest,	-	-	-	-	-	16,167 65 ^b	-	8,430 14
of Income from all other sources,	26,251 52	-	-	9,191 85	-	-	-	-
of Fire Losses paid the last year,	-	-	-	7,072 50	-	-	-	-
of Marine Losses paid the last year,	324,266 53	-	-	90,840 07	-	61,361 90	23,872 97	-
of Dividends paid the last year,	-	-	-	-	-	54,005 33 ^a	44,443 63	-
of Expenses of office,	20,000 00	-	-	12,670 00	-	16,000 00	16,000 00	-
of other Expenditures,	103,760 42	-	-	6,673 64	-	19,347 40	4,430 14 ^e	-
of Cash received for fire risks not terminated,	-	-	-	14,314 31	-	6,151 31	3,266 09 ^f	-
required to re-insure all outstanding risks,	330,724 32	-	-	104,582 59	-	56,330 16	38,045 00	-
of Premium Notes on risks not terminated,	165,362 16	-	-	52,291 29	-	28,165 08	19,022 50	-
of Delinquent Notes not charged to profit and loss,	-	-	-	-	-	-	3,704 25	-
Highest rate of interest received,	-	-	-	-	-	-	650 00	-
paid on money borrowed,	6 per cent.	-	-	6 per cent.	-	7 per cent.	7 per cent.	-
Number of shares of Capital Stock pledged to the Com-pany,	-	-	-	-	-	-	6 per cent.	-
Balance to credit of profit and loss account,	-	-	-	-	-	-	-	-
to debit of profit and loss account,	-	-	-	-	-	28,775 78	159,666 66	-
Number of shares of Capital Stock owned by the Com-pany, or not subscribed for,	-	-	-	-	-	-	117,536 92	-
Amount of capital consisting of Stockholders' Notes,	-	-	-	-	-	-	-	-

* Including city and other stocks, and accrued interest. † City of Providence 6 per cent. bonds.
 ‡ Including accrued interest, and office furniture and fixtures.
 § In suit. || Accrued rent. ^a Inland navigation. ^b Excluding amount accrued. ^c Accrued interest.
 d In process of adjustment. ^e Salaries, &c. ^f Commissions.

	ROYAL, Liverpool, England.		SECURITY FIRE, New York.	STANDARD FIRE, New York.
Amount of Capital actually paid in,	£283,065	0 0	\$500,000 00	\$200,000 00
Number of Shares,	94,355		10,000	4,000
Par value of each share,	£3		\$50 00	\$50 00
Amount of Fire Risks outstanding, of Marine Risks outstanding,	52,422,193	0 0	19,054,172 00	4,752,931 10
of U. S. Stocks and Tr. Notes, (market value,)	—	—	700,913 00	—
of State Stocks, (market value,)	108,660	8 5	—	—
of Bank Stocks, (market value,)	—	—	—	—
of Railroad Stocks, (market value,)	87,079	3 9	14,171 00	—
of Railroad Bonds, (market value,)	40,425	0 0	—	—
of Real Estate, (cash value,)	34,158	10 7	—	—
of Cash on hand and in bank,	27,827	5 0	—	—
in hands of agents,	27,711	14 6	12,121 46	1,755 29
loaned on mortgage of real estate,	4,800	0 0	46,558 20||	970 28
on collateral,	29,903	13 2*	485,550 00	173,500 00
without collateral,	—	—	10,500 00	13,400 00
of all other investments, and debts due the Company,	490,919	1 10†	—	—
of Premium Notes on risks terminated, of Borrowed Money,	—	—	24,265 16 ^a	31,815 00 ^e
of Losses ascertained and unpaid,	13,641	15 0	13,687 77	—
claimed and unpaid,	—	—	—	—
reported, upon which the liability of the Company is not determined,	—	—	14,012 45	—
of all other claims against the Company,	16,690	4 3†	—	500 00
of Cash received for premiums on fire risks, marine risks,	262,977	19 11	177,496 27	39,826 33 ^f
	—	—	88,686 10	—

THAMES FIRE, Norwich, Ct.		UNITY FIRE, LONDON, ENGLAND.		Branch Office, N. Y.
		Home Office, London.		
Amount of Capital actually paid in,	\$111,420 00	£190,236 11 0	\$920,744 90	\$150,000 00\$
Number of Shares,	1,139	2,000,000	-	-
Par value of each share,	\$100 00	£1	-	-
Amount of Fire Risks outstanding,	1,735,206 39	25,867,861 0 0	125,200,447 24	5,845,733 00
of Marine Risks outstanding,	-	-	-	-
of U. S. Stocks and Tr. Notes, (market value,)	5,700 00	1,993 16 1	9,650 00	9,650 00
of State Stocks, (market value,)	-	22,475 4 2	108,780 00	108,780 00
of Bank Stocks, (market value,)	22,800 00	10,330 11 6	50,000 00	-
of Railroad Stocks, (market value,)	-	-	-	-
of Railroad Bonds, (market value,)	-	-	-	-
of Real Estate, (cash value,)	3,264 50	11,728 2 3	56,764 06	-
of Cash on hand and in bank,	3,248 85	8,949 18 2	43,317 56	8,976 47
in hands of agents,	70,150 00	30,401 8 4	147,142 82	10,607 85
loaned on mortgage of real estate,	10,640 00	4,675 13 2	22,630 19	-
on collateral,	-	-	-	15,000 00
without collateral,	-	-	-	-
of all other investments and debts due the Com- pany,	5,760 81*	8,877 5 1†	42,965 86	62,712 68†
of Premium Notes on risks terminated,	-	-	-	-
of Borrowed Money,	-	-	-	-
of Losses ascertained and unpaid,	-	-	-	1,703 81
claimed and unpaid,	3,521 28	-	-	-
reported, upon which the liability of the Company is not determined,	-	-	-	-
of all other claims against the Company,	100 00	13,819 13 7	66,887 26	-
of Cash received for premiums on fire risks,	21,751 46	46,709 1 2†	226,071 84	2,222 40
marine risks,	-	66,552 7 9	322,115 01	95,299 82
	-	-	-	-

A G G R E G A T E.

Amount of Capital actually paid in,	\$15,974,214 50
of Fire Risks outstanding,	1,211,930,624 39
of Marine Risks outstanding,	8,398,416 00
of United States Stocks and Treasury Notes, (market value,)	1,497,614 57
of State Stocks, (market value,)	958,227 38
of Bank Stocks, (market value,)	3,695,079 50
of Railroad Stocks, (market value,)	835,681 69
of Railroad Bonds, (market value,)	1,196,774 36
of Real Estate, (cash value,)	888,360 03
of Cash on hand and in bank,	903,907 73
in hands of agents,	1,253,995 38
loaned on mortgage of Real Estate,	7,956,663 44
on collateral,	1,762,563 42
without collateral,	123,115 31
of all other investments and debts due the Company,	4,749,424 62
of Premium Notes on risks terminated,	174,389 63
of Borrowed Money,	48,640 87
of losses ascertained and unpaid,	219,317 24
claimed and unpaid,	248,083 51
reported, upon which the liability of the Company is not determined,	595,755 37
of all other claims against the Company,	417,454 88
of Cash received for premiums on fire risks,	9,044,975 97
marine risks,	527,337 40
of Notes received for premiums on fire risks,	1,905 00
marine risks,	341,680 15
of Cash received for interest,	1,201,660 99
of income from all other sources,	550,646 75
of Fire Losses paid the last year,	5,791,742 99
of Marine Losses paid the last year,	778,389 38
of Dividends paid the last year,	1,416,700 23
of expenses of office,	1,341,345 14
of other expenditures,	1,523,228 34
of Cash received for fire risks not terminated,	6,997,306 10
required to re-insure all outstanding risks,	3,705,543 03
of Premium Notes on risks not terminated,	263,448 04
of Delinquent Notes not charged to profit and loss,	21,039 95
Highest rate of interest received,	12 per cent.
paid on money borrowed,	7 per cent.
Number of shares of Capital Stock pledged to the Com- pany,	54
Balance to credit of profit and loss account,	\$3,593,837 38
to debit of profit and loss account,	122,407 81
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for,	983,863
Amount of capital consisting of Stockholders' Notes,	\$6,306 25

R E M A R K S.

ÆTNA INSURANCE COMPANY, HARTFORD, CONNECTICUT.

[Incorporated, 1819.]

E. G. RIPLEY, *President.*

Secretary, LUCIUS J. HENDÉE.

General Agent, A. H. BULLOCK, *Worcester.*

United States Stocks owned by the Company:—

	Par value.	Market value.
United States 5 per cent. stock, 1865, 1871, and 1874,	\$205,000	\$176,300
United States 6 per cent. stock, . . .	125,000	118,125
United States $7\frac{3}{10}$ per cent. treasury notes,	50,000	50,000
	\$380,000	\$344,425

State Stocks:—

Kentucky State stock, 6 per cent., . . .	\$10,000	\$7,500
Missouri State stock, 6 per cent., . . .	26,000	11,540
New York State stock, 6 per cent., . . .	28,000	28,000
Ohio State stock, 6 per cent.,	75,000	67,500
Tennessee State stock, 6 per cent., . . .	30,000	12,000
Indiana State stock, 6 per cent.,	76,000	59,280
Michigan State stock, 6 per cent.,	25,000	20,500
	\$270,000	\$206,320

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Citizens' B'k, Waterbury, Ct., .	\$100	\$5,000	\$100	\$5,000
50 " Stafford B'k, Stafford Springs, Ct.,	100	5,000	100	5,000
36 " Eagle Bank, Providence, R. I., . .	50	1,800	50	1,800
200 " Revere Bank, Boston,	100	20,000	90	18,000
100 " Safety Fund Bank, Boston, . . .	100	10,000	91	9,100
200 " Bank of the State of Missouri, St. Louis, Mo.,	100	20,000*	100	20,000
100 " Merchants' Bank, St. Louis, Mo.,	100	10,000*	100	10,000
200 " Mechanics' Bank, St. Louis, Mo.,	100	20,000*	100	20,000
400 " Farmers' and Mechanics' Bank, Philadelphia, Pa.,	50	20,000	50	20,000
<i>Amounts carried forward,</i>		\$111,800		\$108,900

* Market value not known.

		Par value per share.	Par value.	Market value per share.	Market value.
	<i>Amounts brought forward,</i>	.	\$111,800		\$108,900
140 shares	Ætna Bank, Hartford, Ct.,	\$100	14,000	\$100	14,000
100 "	Bank of Hartford County, Hartford, Ct.,	50	5,000	45	4,500
100 "	Charter Oak Bank, Hartford, Ct.,	100	10,000	100	10,000
200 "	City Bank, Hartford, Ct., .	100	20,000	100	20,000
308 "	Exchange Bank, Hartford, Ct.,	50	15,400	48	14,748
400 "	Farmers' and Mechanics' B'k, Hartford, Ct.,	100	40,000	100	40,000
500 "	Hartford Bank, Hartford, Ct.,	100	50,000	100	50,000
100 "	Merchants' and Manufactur- ers' Bank, Hartford, Ct., .	100	10,000	95	9,500
300 "	Phenix Bank, Hartford, Ct.,	100	30,000	93	27,900
250 "	State Bank, Hartford, Ct., .	100	25,000	100	25,000
150 "	Connecticut River Banking Company, Hartford, Ct., .	50	7,500	50	7,500
400 "	American Exchange Bank, New York,	100	40,000	79	31,600
300 "	Bank of America, New York,	100	30,000	95	28,500
800 "	Broadway Bank, New York,	25	20,000	28 $\frac{3}{4}$	23,000
800 "	Butchers' and Drovers' B'k, New York,	25	20,000	25 $\frac{3}{4}$	20,600
100 "	City Bank, New York, . . .	100	10,000	106	10,600
100 "	Bank of the Commonwealth, New York,	100	10,000	73	7,300
200 "	Bank of Commerce, N. York,	100	20,000	82 $\frac{1}{2}$	16,500
100 "	Hanover Bank, New York,	100	10,000	69	6,900
300 "	Import'rs' & Trad'rs' B'k, N.Y.	100	30,000	90	27,000
100 "	Mercantile Bank, New York,	100	10,000	100	10,000
200 "	Market Bank, New York, . .	100	20,000	80	16,000
1,200 "	Mechanics' Bank, New York,	25	30,000	23 $\frac{1}{4}$	27,900
200 "	Merchants' Exch. B'k, N. Y.,	50	10,000	40	8,000
400 "	Metropolitan Bank, N. York,	100	40,000	90	36,000
820 "	Merchants' Bank, New York,	50	41,000	45	36,900
400 "	Manhattan Bank, New York,	50	20,000	58 $\frac{1}{2}$	23,400
300 "	Nassau Bank, New York, . .	100	30,000	84	25,200
200 "	North River Bank, N. York,	50	10,000	40	8,000
300 "	Bank of New York, N. York,	100	30,000	88	26,400
200 "	Bank of North America, N. Y.,	100	20,000	89	17,800
400 "	Ocean Bank, New York, . . .	50	20,000	35	14,000
400 "	People's Bank, New York, . .	25	10,000	20	8,000
500 "	Phenix Bank, New York, . . .	20	10,000	18	9,000
200 "	Bank of the Republic, N. Y.,	100	20,000	90	18,000
400 "	Union Bank, New York, . . .	50	20,000	41	16,400
			<hr/> \$869,700		<hr/> \$805,048

Railroad Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
107 shares Boston and Worcester R. R., .	\$100	\$10,700	\$103 $\frac{3}{4}$	\$11,101 $\frac{1}{4}$
250 “ Connecticut River Railroad, .	100	25,000	79	19,750
500 “ Hartford and New Haven R. R.,	100	50,000	140	70,000
		<u>\$85,700</u>		<u>\$100,851$\frac{1}{4}$</u>

Other Investments :—

50 shares Connecticut River Company, Hartford, Ct., . . .	\$100	\$5,000	\$25	\$1,250
150 “ New York Life Insurance and Trust Company, New York,	100	15,000	175	26,250
100 “ United States Trust Co., N. Y.,	100	10,000	110	11,000
New York city 6 per cent. bonds, . . .	—	50,000	—	50,000
Mortgage bonds, 7 per cent., . . .	—	44,000	—	44,000
Mortgage bonds, 6 per cent., . . .	—	48,000	—	48,000
Milwaukee city bonds, 10 per cent., . . .	—	5,000	—	5,000
Brooklyn city bonds, 6 per cent., . . .	—	25,000	—	25,000
Hartford city bonds, 6 per cent., . . .	—	63,000	—	63,000
Rochester city bonds, 7 per cent., . . .	—	25,000	—	25,000
Jersey City, city bonds, 6 per cent., . . .	—	25,000	—	25,000
		<u>\$315,000</u>		<u>\$323,500</u>

Assets of the Company, November 1, 1861 :—

United States stocks, (market value,) . . .	\$344,425 00
State stocks, (market value,)	206,320 00
Bank stocks, (market value,)	805,048 00
Railroad stocks, (market value,)	100,851 25
Other investments, (market value,)	323,500 00
Real Estate,	89,477 79
Cash on hand,	49,484 05
Due from agents,	195,679 53
	<u>\$2,114,785 62</u>

Liabilities :—

Losses claimed and unpaid,	\$26,046 97
Losses reported, upon which the liability of the Company is not determined,	181,608 90
Re-insurance at 50 per cent.,	578,283 29
	<u>785,939 16</u>
	<u>\$1,328,846 46</u>

Paid-up capital,	\$1,500,000 00
Net assets,	1,328,846 46

Balance against the Company, . \$171,153 54

AMERICAN EXCHANGE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, February 23, 1859.]

SAMUEL BROWN, *President.*

Secretary, JAMES M. BATES.

Assets of the Company, November 1, 1861 :—

Cash on hand,	\$6,103 32	
Due from agents, and premiums due and in course of collection,	5,991 27	
Loaned on mortgage of real estate,	185,200 00	
Loaned on collateral,	7,335 00	
Other investments, including interest accrued, but not due,	3,210 53	
	<u> </u>	\$207,840 12

Liabilities :—

Losses claimed and unpaid, and losses reported, upon which the liability of the Company is not determined,	\$6,955 60	
Re-insurance at 50 per cent.,	21,676 00	
	<u> </u>	28,631 60
		<u> </u>
		\$179,208 52

Paid-up capital, . . . \$200,000 00

Net assets, 179,208 52

Balance against the Company, \$20,791 48

ARCTIC FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, July, 1853.]

ALBERT WARD, *President.*

Secretary, V. TILYOU.

General Agent, JAMES D. KENT, No. 6 Congress Street.

Assets of the Company, November 1, 1861 :—

United States treasury notes, 7 $\frac{3}{10}$ per cent.,	\$3,000 00	
Real estate,	9,270 54	
Cash on hand,	284 04	
Due from agents,	12,837 92	
Loaned on mortgage of real estate,	219,632 50	
Loaned on collateral,	5,375 00	
Other investments,	6,709 24	
Accrued interest,	5,299 61	
Amount carried forward,	<u> </u>	\$262,408 85

Amount of Assets brought forward, . . .

Liabilities:—

Losses claimed and unpaid,	\$1,750 00	
Losses reported, upon which the liability of the Company is not determined,	9,000 00	
Borrowed without collateral,	1,856 23	
Re-insurance at 50 per cent.,	12,500 00	
	<hr/>	25,106 23
		<hr/>
		\$237,302 62
Paid-up capital,	\$250,000 00	
Net assets,	237,302 62	
	<hr/>	
Balance against the Company,	\$12,697 38	

ATLANTIC FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated, May, 1852.]

S. MAURAN, *President.*

Secretary, JEREMIAH S. PARISH.

General Agent, GEORGE W. REED, No. 9 Old State House.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
2,000 shares Bank of Commerce, Providence, R. I.,	\$50	\$100,000	\$50	\$100,000
500 " Globe Bank, Providence,	50	25,000	50	25,000
400 " Continental B'k, Providence,	50	20,000	50	20,000
150 " Northern Bank, Providence,	100	15,000	100	15,000
246 " Lime Rock B'k, Providence,	50	12,300	50	12,300
200 " Mechanics' and Manufacturers' Bank, Providence,	50	10,000	48	9,600
50 " Merchants' B'k, Providence,	50	2,500	50	2,500
		<hr/>		<hr/>
		\$184,800		\$184,400

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,)	\$184,400 00
Cash on hand,	6,919 14
Due from agents,	12,022 07
Due on bottomry bond,	2,348 87
Accrued interest, rents, and personal property,	2,840 00
Premium notes on risks terminated,	1,779 72
<i>Amount carried forward,</i>	<hr/>
	\$210,309 80

<i>Amount of Assets brought forward,</i>		\$210,309 80
Liabilities:—		
Losses claimed and unpaid,	\$3,000 00	
Losses reported, upon which the liability of the Company is not determined,	10,753 17	
Borrowed on Bank of Commerce stock,	12,000 00	
Re-insurance at 50 per cent.,	38,389 91	
		<u>64,143 08</u>
		\$146,166 72
Paid-up capital,	\$150,000 00	
Net assets,	146,166 08	
		<u>Balance against the Company, . \$3,833 92</u>

ATLANTIC FIRE INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated, February 20, 1851.]

JOHN D. COCKS, *President*.*Secretary*, HORATIO DORR.*General Agent*, ROBERT E. APTHORP, No. 17 State Street, Boston.

United States Stocks owned by the Company:—

	Par value.	Market value.
United States $7\frac{3}{10}$ treasury notes,	\$10,000 00	\$10,146 00

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares City Bank, Brooklyn,	\$50	\$5,000	\$50	\$5,000
50 “ Atlantic Bank, New York,	100	5,000	60	3,000
250 “ Phenix Bank, New York,	20	5,000	18	4,500
50 “ Importers' and Traders' Bank, New York,	100	5,000	90	4,500
50 “ Shoe and Leather Bank, N. Y.,	100	5,000	84	4,200
70 “ American Exchange B'k, N.Y.,	100	7,000	79	5,530
		<u>\$32,000</u>		<u>\$26,730</u>

Assets of the Company, November 1, 1861:—

United States stocks, (market value,)	\$10,146 00
Bank stocks, (market value,)	26,730 00
Real estate, (cash value,)	5,000 00
Cash on hand,	2,599 96
Due from agents,	1,533 89
Loaned on mortgage of real estate,	163,978 59
Loaned on collateral,	19,800 00
Premium notes on risks not terminated,	452 50
<i>Amount carried forward,</i>	<u>\$230,240 94</u>

<i>Amount of Assets brought forward,</i>	\$230,240 94
Liabilities:—	
Losses due and unpaid,	\$189 07
Re-insurance at 50 per cent.,	34,614 95
	<hr/>
	34,804 02
	<hr/>
	\$195,436 92
Deduct paid-up capital,	150,000 00
	<hr/>
Balance of surplus,	\$45,436 92

CHARTER OAK FIRE AND MARINE INSURANCE COMPANY, HARTFORD, CT.

[Incorporated, 1856.]

JOSEPH H. SPRAGUE, *President.*

Secretary, JULIUS M. SEXTON.

General Agent, RANDOLPH E. LADD, *Springfield, Mass.*

United States Stocks owned by the Company:—

	Par value.	Market value.
United States 10 per cent. treasury notes,	\$5,379 17	\$5,404 17

Bank Stocks:—

		Par value per share.	Par value.	Market value per share.	Market value.
130 shares	Aetna Bank, Hartford, Ct.,	. \$100	\$13,000	\$100	\$13,000
57	“ City Bank, Hartford, Ct.,	. 100	5,700	100	5,700
100	“ Hartford County Bank, Hart- ford, Ct.,	50	5,000	45	4,500
205	“ Exchange Bank, Hartford, Ct.,	50	10,250	48	9,840
200	“ Mercantile Bank, Hartford, Ct.,	100	20,000	100	20,000
121	“ Merchants' and Manufacturers' Bank, Hartford, Ct., . . .	100	12,100	95	11,495
11	“ Phenix Bank, Hartford, Ct., .	100	1,100	93	1,023
5	“ State Bank, Hartford, Ct., .	100	500	100	500
2	“ Charter Oak Bank, Hartford, Ct.,	100	200	100	200
9	“ Stafford Bank, Stafford, Ct., .	100	900	100	900
165	“ Mechanics' Banking Associ- ation, New York,	12½	2,062½	10	1,650
100	“ Ocean Bank, New York, . .	50	5,000	35	3,500
20	“ State Bank, Milwaukee, Wis.,	100	2,000	—	2,000*
			<hr/>		<hr/>
			\$77,812½		\$74,308

Railroad Stocks:—

13 shares Hartford and New Haven R. R., \$100	\$1,300	\$140	\$1,820
---	---------	-------	---------

* Market value not known.

Railroad Bonds:—

10 Bonds Michigan Central Railroad, . . .	\$10,000	\$9,500
35 Indiana Central Railroad,	35,000	31,500
10 Chicago, Burlington and Quincy R. R.,	10,000	9,300
	<u>\$55,000</u>	<u>\$50,300</u>

Assets of the Company, November 1, 1861:—

United States treasury notes,	\$5,404 17	
Bank stocks,	74,308 00	
Railroad stocks,	1,820 00	
Railroad bonds,	50,300 00	
Cash on hand,	2,974 09	
Due from agents,	21,456 04	
Loaned on mortgage of real estate, . . .	39,062 59	
Loaned on collateral,	81,187 79	
Loaned without collateral,	21,986 63	
Other investments,	5,531 12	
	<u></u>	\$304,030 43

Liabilities:—

Losses claimed and unpaid,	\$19,638 81	
Re-insurance at 50 per cent.,	48,293 99	
	<u></u>	67,932 80
		<u>\$236,097 63</u>

Paid-up capital, . . . \$300,000 00

Net assets, . . . 236,097 63

Balance against the Company, \$63,902 37

CITY FIRE INSURANCE COMPANY, NEW HAVEN, CONN.

[Incorporated, 1850—Commenced business, April, 1855.]

WELLS SOUTHWORTH, *President.**Secretary,* LEVI B. BRADLEY.*General Agent,* HENRY A. BROWN, No. 39 State Street.

United States Stocks owned by the Company:—

	Par value.	Market value.
7 $\frac{3}{16}$ per cent treasury notes,	\$10,000	\$10,000

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
407 shares Elm City Bank, New Haven, \$100		\$40,700	\$100	\$40,700
194 " Tradesman's Bank, " 100		19,400	100	19,400
95 " Quinnipiac Bank, " 100		9,500	100	9,500
100 " Merchants' Bank, " 50		5,000	50	5,000
8 " New Haven Bank, " 100		800	100	800
5 " Bridgeport City Bank, Bridge- port, Ct., 100		500	100	500
<i>Amounts carried forward,</i>		<u>\$75,900</u>		<u>\$75,900</u>

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>	.	\$75,900		\$75,900
8 shares Fairfield County Bank, Nor- walk, Ct.	\$100	800	\$100	800
52 " Bank of Commerce, New York, . . .	100	5,200	82½	4,290
12 " Merchants' Exchange Bank, New York,	50	600	40	480
50 " National Bank, Boston,	100	5,000	87	4,350
50 " Safety Fund Bank, Boston,	100	5,000	91	4,550
8 " Pynchon Bank, Springfield,	100	800	100	800
5 " Agawam Bank, "	100	500	100	800
		<hr/> \$93,800		<hr/> \$91,970
Railroad Stocks :—				
335 shares New Haven and Northampton Railroad,	\$100	\$33,500	\$55	\$18,425
80 " Boston and Worcester R. R.,	100	8,000	103¾	8,300
80 " Western Railroad,	100	8,000	107¼	8,580
32 " Connecticut River Railroad,	100	3,200	79	2,528
50 " Housatonic R. R., (preferred stock,)	100	5,000	45	2,250
		<hr/> \$57,700		<hr/> 40,083
Railroad Bonds :—				
2 Bonds New Haven and Northampton Railroad,		\$2,000		\$2,000
Other Stocks :—				
1 Bond Railroad Bridge Company,		\$1,000		\$1,000
1 " City of Dubuque,		500		400
45 shares New Haven Gas Light Co.,		1,125		1,372½
New Haven Water Company,		2,000		2,000
		<hr/> \$4,625		<hr/> \$4,772½
Assets of the Company, November 1, 1861 :—				
United States stocks, (market value,)		\$10,000	00	
Bank stocks, (market value,)		91,970	00	
Railroad stocks, (market value,)		40,083	00	
Railroad bonds, (market value,)		2,000	00	
Other stocks, (market value,)		4,772	50	
Real estate, (cash value,)		731	05	
Cash on hand,		6,369	99	
Due from agents,		4,000	00	
Loaned on mortgage of real estate,		75,115	72	
Loaned on collateral,		29,067	00	
Loaned without collateral,		10,323	60	
Other investments,		500	00	
<i>Amount carried forward,</i>		<hr/>		<hr/> \$274,932 86

<i>Amount of Assets brought forward,</i>					\$274,932 86
Liabilities:—					
Losses claimed and unpaid,				\$5,700 00	
Losses reported, upon which the liability of the					
Company is not determined,				11,082 00	
Other claims,				400 00	
Re-insurance at 50 per cent.,				49,179 05	
					<u>66,361 05</u>
					\$208,571 81
Deduct paid-up capital,					<u>200,000 00</u>
Balance of surplus,					\$8,571 81

CITY FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, May, 1847.]

C. B. BOWERS, *President.**Secretary, C. C. WAITE.**General Agent, JAMES D. KENT, No. 6 Congress Street, Boston.*

State Stocks owned by the Company:—

	Par value.	Market value
Ohio State stock,	\$5,000	\$4,600

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Park Bank, New York, .	\$.100	\$10,000	\$92	\$9,200
100 " Continental Bank, New York,	100	10,000	75	7,500
100 " Metropolitan Bank, "	100	10,000	90	9,000
100 " Importers' and Traders' Bank, New York,	100	10,000	90	9,000
50 " Bank of the Republic, N. Y.,	100	5,000	90	4,500
100 " Market Bank, New York, .	100	10,000	80	8,000
100 " Shoe and Leather Bank, N. Y.,	100	10,000	84	8,400
100 " Merchants' Bank, New York,	50	5,000	45	4,500
50 " Bank of Commerce, Boston, .	100	5,000	91	4,550
65 " Hide and Leather B'k, "	100	6,500	90	5,850
100 " Safety Fund Bank, "	100	10,000	91	9,100
100 " Revere Bank, "	100	10,000	90	9,000
50 " Union Bank, Albany, . . .	100	5,000	—	5,000*
104 " Mercantile B'k, Hartford, Ct.,	100	10,400	100	10,400
100 " Charter Oak B'k, "	100	10,000	100	10,000
50 " Phenix Bank, "	100	5,000	93	4,650
50 " Aetna Bank, "	100	5,000	100	5,000
<i>Amounts carried forward,</i>		<u>\$136,900</u>		<u>\$123,650</u>

* Market value not known.

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>	.	\$136,900		\$123,650
50 shares Merchants' and Manufacturers'				
Bank, Hartford, Ct., . . .	\$100	5,000	\$95	4,750
25 " City Bank, Hartford, Ct., . .	100	2,500	100	2,500
110 " Bank of Hartford County,				
Hartford, Ct.,	50	5,500	45	4,950
150 Exchange Bank, Hartford, Ct., .	50	7,500	48	7,200
		<hr/>		<hr/>
		\$157,400		\$143,050
Railroad Bonds:—				
10 Indiana Central R. R. bonds, 10 pr. ct.,		\$10,000		\$10,000
4 Hartford and New Haven R. R. bonds,		4,000		4,060
		<hr/>		<hr/>
		\$14,000		\$14,060
Other Stocks:—				
10 Brooklyn City water bonds,		\$10,000		\$10,000
7 Hartford City bonds,		7,000		7,245
		<hr/>		<hr/>
		\$17,000		\$17,245
Assets of the Company, November 1, 1861:—				
State stocks, (market value,)		\$4,600 00		
Bank stocks, (market value,)		143,050 00		
Railroad bonds, (market value,) . . .		14,060 00		
Other stocks (market value,)		17,245 00		
Cash on hand,		9,850 55		
Due from agents,		19,315 41		
Loaned on mortgage of real estate, . .		25,288 00		
Loaned on collateral,		42,959 00		
Bills receivable,		1,700 00		
Office furniture, library, and accrued interest,		5,128 37		
		<hr/>		\$283,196 33
Liabilities:—				
Losses claimed and unpaid,		\$1,967 65		
Losses reported, upon which the liability of the Company is not determined, (including \$4,850 resisted,)		14,003 20		
Other claims,		500 00		
Re-insurance at 50 per cent.,		79,131 93		
		<hr/>		95,602 78
				<hr/>
				\$187,593 55
Paid-up capital,	\$250,000 00			
Net assets,	187,593 55			
	<hr/>			
Balance against the Company,	\$62,406 45			

COLUMBIA FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, March, 1853.]

TIMOTHY G. CHURCHILL, *President.**Secretary,* JOHN C. BERGH.*General Agent,* JAMES T. PHELPS, *No. 9 Merchants' Exchange.*

Assets of the Company, November 1, 1861 :—

Cash on hand,	\$3,663 65	
Loaned on mortgage of real estate,	202,000 00	
Loaned on collateral,	11,750 00	
Premiums unpaid,	1,880 19	
Interest accrued,	1,657 79	
	<u> </u>	\$220,951 63

Liabilities :—

Losses reported, upon which the liability of the Company is not determined,	\$1,000 00	
Other claims,	950 00	
Re-insurance at 50 per cent.,	12,837 81	
	<u> </u>	14,787 81
		<u> </u>
		\$206,163 82
Deduct paid-up capital,		200,000 00
		<u> </u>
Balance of surplus,		\$6,163 82

COMMERCE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, April 12, 1859.]

BENJAMIN BABCOCK, *President.**Secretary,* W. E. HOXIE.*General Agent,* AMOS L. WOOD, *No. 83 State Street, Boston.*

Assets of the Company, November 1, 1861 :—

United States 11 per cent. treasury notes,	\$10,000 00	
Cash on hand,	1,878 71	
Loaned on mortgage of real estate,	190,000 00	
Loaned on collateral,	6,000 00	
	<u> </u>	\$207,878 71

Liabilities :—

Re-insurance at 50 per cent.,		8,401 51
		<u> </u>
		\$199,477 20
Paid-up capital,	\$200,000 00	
Net assets,	199,477 20	
	<u> </u>	
Balance against the Company,	\$522 80	

CONNECTICUT FIRE INSURANCE COMPANY, HARTFORD, CT.

[Incorporated, 1850.]

BENJAMIN W. GREENE, *President.**Secretary,* JOHN B. ELDRIDGE.*General Agent,* ARTHUR B. MERRILL, No. 27 State Street, Boston.

State Stocks owned by the Company :—

	Par value.	Market value.
New York State 7 per cent. stock, 1864,	\$10,000	\$10,100
Connecticut State 6 per cent. stock, .	15,000	15,300
	<hr/> \$25,000	<hr/> \$25,400

Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Hartford Bank, Hartford, Ct., \$100	\$100	\$10,000	\$100	\$10,000
100 " City Bank, Hartford, . . . 100	100	10,000	100	10,000
200 " Farmers' and Mechanics' Bank, Hartford, 100	100	20,000	100	20,000
100 " Ætna Bank, Hartford, . . . 100	100	10,000	100	10,000
100 " Merchants' and Manufacturers' Bank, Hartford, 100	100	10,000	95	9,500
60 " Charter Oak Bank, Hartford, 100	100	6,000	100	6,000
50 " Mercantile Bank, Hartford, . 100	100	5,000	100	5,000
50 " Phenix Bank, Hartford, . . . 100	100	5,000	93	4,650
100 " Ocean Bank, New York, . . . 50	50	5,000	70	7,000
50 " St. Nicholas Bank, New York, 100	100	5,000	65	3,250
50 " Park Bank, New York, 100	100	5,000	92	4,600
50 " Metropolitan Bank, New York, 100	100	5,000	90	4,500
50 " Nassau Bank, New York, . . . 100	100	5,000	84	4,200
50 " Continental Bank, New York, 100	100	5,000	75	3,750
50 " American Exchange B'k, N. Y., 100	100	5,000	79	3,950
400 " Mechanics' Banking Associa- tion, New York, 12½	12½	5,000	10	4,000
250 " Phenix Bank, New York, . . . 20	20	5,000	18	4,500
50 " Hide and Leather B'k, Boston, 100	100	5,000	90	4,500
		<hr/> \$126,000		<hr/> \$119,400

Railroad Stocks :—

53 shares Hartford and New Haven R. R., \$100	\$100	\$5,300	\$133	\$7,049
---	-------	---------	-------	---------

Railroad Bonds :—

10 Chicago and Galena Railroad bonds, .	\$10,000	\$9,800
12 Cleveland, Painsville and Ashtabula Railroad bonds,	6,000	6,000
	<hr/> \$16,000	<hr/> \$15,800

Other Stocks :—

15 Hartford City bonds,	\$15,000	\$15,000
5 Brooklyn (N. Y.) City bonds, . . .	5,000	5,150
	<hr/> \$20,000	<hr/> \$20,150

Assets of the Company, November 1, 1861:—

State stocks, (market value,)	\$25,400 00	
Bank stocks, (market value,)	119,400 00	
Railroad stocks, (market value,)	7,049 00	
Railroad bonds, (market value,)	15,800 00	
Other stocks, (market value,)	20,150 00	
Cash on hand,	6,081 63	
Due from agents,	4,600 00	
Loaned on personal security,	4,706 25	
All other investments,	3,311 29	
	<hr/>	\$206,498 17

Liabilities:—

Losses claimed and unpaid,	\$1,100 00	
Losses reported, upon which the liability of the Company is not determined,	3,200 00	
Re-insurance at 50 per cent.,	29,405 16	
	<hr/>	33,705 16

\$172,793 01

Paid-up capital, . . . \$200,000 00

Net assets, . . . 172,793 01

Balance against the Company, \$27,206 99

CONTINENTAL INSURANCE COMPANY, NEW YORK.

[Incorporated, January, 1853.]

GEORGE T. HOPE, *President.*

Secretary, CYRUS PECK.

General Agent, ARTHUR MERRILL, No. 27 State Street, Boston.

United States Stocks owned by the Company:—

	Par value.	Market value.
10 6 per cent. United States bonds of 1881,	\$10,000	\$9,500

Bank Stocks owned by the Company:—

Bank Stocks Owned by the Company		Par value per share.	Par value.	Market value per share.	Market value.
200 shares	National Bank, New York, .	\$50	\$10,000	\$42½	\$8,500
50	“ Importers’ and Traders’ Bank, New York,	100	5,000	90	4,500
50	“ Bank of America, New York, .	100	5,000	82½	4,125
100	“ Union Bank, New York, .	50	5,000	41	4,100
100	“ Merchants’ Bank, New York, .	50	5,000	45	4,500
50	“ Mercantile Bank, New York, .	100	5,000	100	5,000
50	“ Bank of North America, N. Y., .	100	5,000	89	4,450
100	“ Metropolitan Bank, New York, .	100	10,000	90	9,000
150	“ American Exchange B’k, N.Y., .	100	15,000	79	11,850
200	“ Broadway Bank, New York, .	25	5,000	28¾	5,750
100	“ St. Nicholas Bank, New York, .	100	10,000	65	6,500
100	“ Nassau Bank, New York, .	100	10,000	84	8,400
			<hr/>		<hr/>
			\$90,000		\$76,675

Railroad Bonds:—

	Par value.	Market value.
10 New York Central R. R. bonds, 6 pr. ct.,	\$10,000	\$9,200

Other Stocks:—

1 New York Central Park Improvement bond, 5 per cent.,	\$1,000	\$900
2 New York City Fire Indemnity bond, 5 per cent.,	1,500	1,350
	<u>\$2,500</u>	<u>\$2,250</u>

Assets of the Company, November 1, 1861:—

United States stocks, (market value,)	\$9,500 00	
Bank stocks, (market value,)	76,675 00	
Railroad bonds, (market value,)	9,200 00	
Other stocks, (market value,)	2,250 00	
Real estate, (cash value,)	80,000 00	
Cash on hand,	35,567 30	
Loaned on mortgage of real estate,	672,800 00	
Loaned on collateral,	127,753 00	
Interest accumulated on loans since the last date of payment,	18,000 00	
Premiums unpaid,	10,708 88	
	<u></u>	\$1,042,454 18

Liabilities:—

Losses claimed and unpaid,	\$10,800 00	
Losses reported, upon which the liability of the Company is not determined,	3,750 00	
Re-insurance at 50 per cent.,	121,000 00	
	<u></u>	135,550 00
		<u>\$906,904 18</u>
Deduct paid-up capital,		500,000 00
		<u>\$406,904 18</u>

DELAWARE MUTUAL SAFETY INSURANCE COMPANY, PHILADELPHIA.

[Incorporated, 1835.]

WILLIAM MARTIN, *President.**Secretary,* HENRY LYLURN.*General Agent,* W. V. HUTCHINGS, No. 28 State Street, Boston.

United States Stocks owned by the Company:—

	Par value.	Market value.
United States 5 per cent. loan,	\$100,000	\$84,000
United States 6 per cent. treasury notes,	50,000	50,000
United States $7\frac{3}{10}$ per cent. treasury notes,	25,000	25,000
	<u>\$175,000</u>	<u>\$159,000</u>

State Stocks:—

	Par value.	Market value.
Pennsylvania 5 per cent. loan, . . .	\$100,000	\$76,440
Pennsylvania 6 per cent. loan, . . .	54,000	49,600
Tennessee 5 per cent. bonds, . . .	30,000	10,500
	<u>\$184,000</u>	<u>\$136,540</u>

Railroad Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Pennsylvania Railroad Co., . \$50	\$5,000	\$37½	\$3,750	
100 “ North Pennsylvania R. R. Co., 50	5,000	5	500	
		<u>\$10,000</u>		<u>\$4,250</u>

Railroad Bonds:—

Pennsylvania R. R. Co., 1st mortgage 6 per cent. bonds,	\$20,000	\$19,200
Pennsylvania R. R. Co., 2d mortgage 6 per cent. bonds,	50,000	41,500
	<u>\$70,000</u>	<u>\$60,700</u>

Other Stocks:—

Philadelphia 6 per cent. bonds, . . .	\$123,050	\$103,347
300 shares Germantown Gas Company, (principal and interest guaranteed by city of Philadelphia,) \$50	15,000	\$46 13,800
	<u>\$138,050</u>	<u>\$117,147</u>

Assets of the Company, November 1, 1861:—

United States stocks, (market value,) . . .	\$159,000 00	
State stocks, (market value,)	136,540 00	
Railroad stocks, (market value,)	4,250 00	
Railroad bonds, (market value,)	60,700 00	
Other stocks, (market value,)	117,147 00	
Real estate, (cash value,)	51,363 35	
Cash on hand,	51,615 36	
Due from agents,	1,704 25	
Loaned on mortgage of real estate, . . .	75,000 00	
All other investments and debts due the Com- pany, including bills receivable,	140,743 79	
Premium notes on risks not terminated, . .	137,889 93	
	<u>\$935,953 68</u>	

Liabilities:—

Losses claimed and unpaid,	\$1,200 00
Losses reported, upon which the liability of the Company is not determined,	10,632 00
Other claims, including dividends due and unpaid,	7,236 02
<i>Amount carried forward,</i>	<u>\$19,068 02</u>

<i>Amount of Assets brought forward,</i>	.	.	.	\$935,953 68
<i>Amount of Liabilities brought forward,</i>	\$19,068 02			
Re-insurance at 50 per cent.,	113,481 70			
Scrip Fund of the Company,*	169,105 00			
				<u>301,654 72</u>
				\$634,298 96
Deduct paid-up capital,				<u>360,000 00</u>
Balance of surplus,				\$274,298 96

* Supposed to be scrip issued for profits.

FULTON FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, 1853.]

WILLIAM A. COBB, *President.*

Secretary, JAMES M. RANKIN.

General Agent, W. H. S. JORDAN, (DOBSON & JORDAN,) No. 46 State Street,
Boston.

Assets of the Company, November 1, 1861 :—

United States stocks, (market value,)	\$10,000 00	
Tennessee 6 per cent., (par value, \$10,000,)	4,300 00	
Real estate, (cash value,)	2,445 44	
Cash on hand,	7,697 27	
Due from agents,	18,822 96	
Loaned on mortgage of real estate,	197,390 00	
Loaned on collateral,	36,130 00	
Unpaid premiums,	4,530 13	
Sundry debts due the Company,	3,972 57	
		<u>\$285,288 37</u>

Liabilities :—

Losses reported, upon which the liability of the

Company is not determined,	\$10,331 00	
Other claims,	989 53	
Re-insurance at 50 per cent.,	40,849 00	
		<u>52,169 53</u>
		\$233,118 84
Deduct paid-up capital,		<u>200,000 00</u>
Balance of surplus,		\$33,118 84

GERMANIA FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, 1859.]

MAURICE HILGER, *President.**Secretary*, RUDOLPH GARRIGUE.*General Agent*, AMOS L. WOOD, No. 83 State Street, Boston.

United States Stocks owned by the Company:—

	Par value.	Market value.
United States 3 per cent. of 1881, . . .	\$3,000	\$2,850

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Park Bank, New York, . . .	\$.100	\$5,000	\$92	\$4,600

Other Stock:—

20 shares Neptune Insurance Company, .	\$.100	\$2,000	\$100	\$2,000
--	--------	---------	-------	---------

Assets of the Company, November 1, 1861:—

United States stocks, (market value,) . . .	\$2,850 00
Bank stocks, (market value,)	4,600 00
Other stocks, (market value,)	2,000 00
Cash on hand,	2,334 13
Due from agents,	839 37
Loaned on mortgage of real estate, . . .	196,050 00
Loaned on collateral,	12,220 00
Accrued interest,	2,883 87
	<hr/>
	\$223,777 37

Liabilities:—

Losses reported, upon which the liability of the Company is not determined, (resisted as fraudulent,)	\$5,000 00
Re-insurance at 50 per cent.,	22,500 00
	<hr/>
	27,500 00
	<hr/>
	\$196,277 37

Paid-up capital, . . . \$200,000 00

Net assets, . . . 196,277 37

Balance against the Company, . \$3,722 63

GOODHUE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, July 1, 1857.]

ROBERT BAGE, *President.**Secretary*, W. F. MACY.*General Agent*, W. V. HUTCHINGS, No. 28 State Street, Boston.

Assets of the Company, November 1, 1861:—

Cash on hand,	\$1,568 04
Due from agents,	1,586 11
Loaned on mortgage of real estate, . . .	200,200 00
	<hr/>

Amount carried forward, . . . \$203,354 15

<i>Amount of Assets brought forward,</i>	\$203,354 15	
Loaned on collateral,	19,750 00	
Loaned, secured by bond and mortgage as collateral,	650 00	
Interest accrued, but not due,	3,847 44	
Interest due and unpaid,	1,256 50	
Uncollected premiums,	1,168 09	
	<hr/>	\$230,026 18
Liabilities:—		
Losses claimed and unpaid,	\$6,800 00	
Losses reported, upon which the liability of the Company is not determined,	3,000 00	
Re-insurance at 50 per cent.,	19,327 59	
	<hr/>	29,127 59
		<hr/>
		\$200,898 59
Deduct paid-up capital,		200,000 00
		<hr/>
Balance of surplus,		\$898 59

HANOVER FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, April 15, 1852.]

DORAS L. STONE, *President.**Secretary,* BENJAMIN S. WALCOTT.*General Agent,* AMOS L. WOOD, No. 83 State Street, Boston.

United States Stocks owned by the Company:—

	Par value.	Market value.
5 U. S. coupon bonds, 1871, 5 per cent.,	\$5,000	\$4,200
3 U. S. registered bonds, 1867, 6 per cent.,	3,000	2,790
	<hr/>	<hr/>
	\$8,000	\$6,990

State Stocks:—

10 Tennessee 6 per cent bonds,	\$10,000	\$4,250
--	----------	---------

Other Stock:—

2 Brooklyn City Permanent Water Loan bonds, 6 per cent.,	\$2,000	\$1,940
--	---------	---------

The Company hold as collateral security for the payment of its Call Loans, the following Bank and Insurance Stocks:—

	Amount loaned.	Par value per share.	Par value.	Market value per share.	Market value.
20 shares St. Nicholas Bank,	\$7,300	\$100	\$2,000	\$65	\$1,300
25 " Bank of New York,		100	2,500	88	2,200
20 " Hanover Bank,		100	2,000	69	1,380
6 " Humboldt Fire Ins. Company,		100	600	80	480
20 " Atlantic Bank, N. Y.,		100	2,000	60	1,200
5 " Empire City Fire Ins. Company,		100	500	108	540
27 " Hanover Bank,		100	2,700	69	1,863
			<hr/>		<hr/>
			\$12,300		\$8,963

Assets of the Company, November 1, 1861 :—

United States stocks, (market value,) . . .	\$6,990 00	
State stocks, (market value,)	4,250 00	
Other stocks, (market value,)	1,940 00	
Real estate,	3,145 89	
Cash on hand,	4,050 77	
Due from agents,	664 67	
Loaned on mortgage of real estate, . . .	209,700 00	
Loaned on collateral,	7,300 00	
Accrued interest,	6,713 26	
Outstanding premiums,	1,537 91	
	<hr/>	\$246,292 50

Liabilities :—

Re-insurance at 50 per cent.,	18,743 54	
	<hr/>	\$227,548 96
Deduct paid-up capital,	200,000 00	
	<hr/>	\$27,548 96

HARTFORD FIRE INSURANCE COMPANY, HARTFORD, CT.

[Incorporated, May, 1810.]

H. HUNTINGTON, *President.**Secretary,* TIMOTHY C. ALLYN.*General Agent,* ISAAC DAVIS, *Worcester.*

United States Stocks owned by the Company :—

	Par value.	Market value.
United States treasury notes, 11 per cent.,	\$7,250	\$7,322½
United States coupon stock, 6 per ct., 1881,	29,000	27,260
	<hr/>	<hr/>
	\$36,250	\$34,582½

State Stocks :—

20 \$1,000 bonds, Tennessee 6 per cent., 1892,	\$20,000	\$8,500
2 \$5,000 bonds, Ohio 6 per cent., 1860, .	10,000	9,050
20 \$1,000 bonds, Michigan 6 per cent., 1863,	20,000	16,600
	<hr/>	<hr/>
	\$50,000	\$34,150

Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
511 shares Hartford Bank, Hartford, Ct., \$100	\$100	\$51,100	\$100	\$51,100
400 " Phenix Bank, Hartford, . 100	100	40,000	93	37,200
100 " Connecticut River Banking Company, Hartford, . . 50	50	5,000	50	5,000
200 " Exchange Bank, Hartford, . 50	50	10,000	48	9,600
150 " Bank of Hartford County, Hartford, 50	50	7,500	45	6,750
		<hr/>		<hr/>
<i>Amounts carried forward,</i> . . .		\$113,600		\$109,650

		Par value per share.	Par value.	Market value per share.	Market value.
	<i>Amounts brought forward,</i>	.	\$113,600		\$109,650
200 shares	Charter Oak Bank, Hartford, .	\$100	20,000	\$100	20,000
260	" Farmers' and Mechanics' Bank, Hartford,	100	26,000	100	26,000
150	" Mercantile Bank, Hartford, .	100	15,000	80	12,000
132	" Merchants' and Manufactur- ers' Bank, Hartford, . .	100	13,200	95	12,540
315	" Ætna Bank, Hartford, . .	100	31,500	95	29,925
208	" City Bank, Hartford, . .	100	20,800	100	20,800
200	" American Exchange Bank, New York,	100	20,000	79	15,800
200	" Bank of Commerce, New York,	100	20,000	82½	16,500
300	" Importers' and Traders' Bank, New York,	100	30,000	90	27,000
300	" Bank of America, New York,	100	30,000	95	28,500
200	" Manhattan Bank, "	50	10,000	58½	11,700
300	" Merchants' Bank, "	50	15,000	45	13,500
200	" Ocean Bank, "	50	10,000	35	7,000
200	" Union Bank, "	50	10,000	41	8,200
100	" Bank of North America, "	100	10,000	89	8,900
300	" Metropolitan Bank, "	100	30,000	90	27,000
100	" Blackstone Bank, Boston, .	100	10,000	91	9,100
100	" Bank of Commerce, Boston, .	100	10,000	91	9,100
100	" Granite Bank, Boston, . .	100	10,000	97	9,700
10	" Suffolk Bank, Boston, . .	100	1,000	115	1,150
100	" Hide and Leather B'k, Boston,	100	10,000	90	9,000
100	" Webster Bank, Boston, .	100	10,000	90	9,000
100	" National Bank, "	100	10,000	87	8,700
100	" Atlantic Bank, "	100	10,000	70	7,000
100	" Safety Fund Bank, "	100	10,000	91	9,100
100	" Boylston Bank, "	100	10,000	103	10,300
100	" Revere Bank, "	100	10,000	90	9,000
200	" Bank of Missouri, St. Louis, .	100	20,000	—	20,000*
200	" Merchants' Bank, St. Louis, .	100	20,000	—	20,000*
57	" State Bank of Wisconsin, Mil- waukee,	100	5,700	—	5,700*
125	" Union Bank, Albany, . .	100	12,500	—	12,500*.
50	" Montreal Bank, Montreal, .	200	10,000	—	10,000*
			<hr/> \$594,300		<hr/> \$554,365
Railroad Stocks:—					
20 shares	Connecticut River Railroad, .	\$100	\$2,000	\$79	\$1,580
100	" Hartford and N. Haven R. R.,	100	10,000	133	13,300
			<hr/> \$12,000		<hr/> \$14,880

* Market value not known.

Railroad Bonds :—

	Par value.	Market value.
25 \$1,000 Hartford and New Haven R. R.		
6 per cent. bonds, 1873,	\$25,000	\$25,250

Other Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
120 shares Connecticut River Co., .	\$.100	\$12,000	\$25	\$3,000
35 \$1,000 Hartford City bonds, 6 per cent., 1876,		35,000		36,225
		<u>\$47,000</u>		<u>\$39,225</u>

Assets of the Company, November 1, 1861 :—

United States stocks, (market value,) . .	\$34,582 50	
State stocks, (market value,)	34,150 00	
Bank stocks, (market value,)	554,365 00	
Railroad stocks, (market value,)	14,880 00	
Railroad bonds, (market value,)	25,250 00	
Other stocks,	39,225 00	
Real estate, (cash value,)	15,000 00	
Cash on hand,	4,333 29	
Due from agents,	58,974 46	
Loaned on mortgage of real estate,	1,965 00	
Loaned on collateral,	14,258 64	
Loaned on approved personal security, . .	39,879 50	
Non-resident tax,	739 00	
	<u></u>	\$837,602 39

Liabilities :—

Losses claimed and unpaid, and losses reported, upon which the liability of the Company is not determined,	\$54,143 31	
Re-insurance at 50 per cent.,	311,390 23	
	<u></u>	365,533 54
		<u>\$472,068 85</u>

Paid-up capital,	\$500,000 00
Net assets,	472,068 85
Balance against the Company,	<u>\$27,931 15</u>

HOME INSURANCE COMPANY, NEW HAVEN, CONNECTICUT.

[Incorporated, May, 1857—Commenced business, November, 1859.]

DOUGLASS R. SATTERLEE, *President.**Secretary,* CHARLES WILSON.*General Agent,* GEORGE W. REED, No. 9 Old State House, Boston.

United States Stocks owned by the Company :—

	Par value.	Market value.
United States treasury notes, 7 $\frac{8}{10}$ per ct. .	\$2,000	\$2,000

State Stocks :—

	Par value.	Market value.
20 \$1,000 bonds, Missouri 6 per cent., .	\$20,000	\$8,200

Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares Elm City Bank, New Haven, .	\$100	\$20,000	\$100	\$20,000
62 “ Tradesman’s B’k, “ .	100	6,200	100	6,200
200 “ Quinnipiac B’k, “ .	100	20,000	100	20,000
159 “ Merchants’ Bank, “ .	50	7,950	50	7,950
567 “ New Haven County Bank, New Haven, . . .	8	4,536	8	4,536
50 “ Bank of New York, New York, .	100	5,000	88	4,400
50 “ Continental Bank, New York, .	100	5,000	75	3,750
50 “ American Exchange B’k, N. Y., .	100	5,000	79	3,950
50 “ Market Bank, New York, .	100	5,000	80	4,000
50 “ Metropolitan B’k, New York, .	100	5,000	90	4,500
100 “ Ocean Bank, New York, .	50	5,000	35	3,500
100 “ Union Bank, New York, .	50	5,000	41	4,100
		<u>\$93,686</u>		<u>\$86,886</u>

Cash Loaned on Bank Stocks :—

	Amount loaned.	Par value.	Market value.
91 shares Elm City Bank, New Haven, .	\$9,200	\$100	100
49 “ Merchants’ Bank, “ .	2,000	100	100
6 “ Quinnipiac Bank, “ .	300	100	100
25 “ New Haven Co. B’k, “ .	200	8	8
20 “ Clinton Bank, Clinton, Ct., .	2,000	100	100
	<u>\$13,700</u>		

Cash Loaned on Railroad Stocks :—

21 shares New York and New Haven Railroad, .	\$800	\$100	\$50
14 “ New Haven and Northampton R. R., .	400	100	55
20 “ Watertown and Rome Railroad, .	800	100	50
	<u>\$2,000</u>		

Cash Loaned on Railroad Bonds :—

3 Evansville and Illinois Railroad bonds. Due January 1, 1862, (par value, \$3,000,) .	\$2,050	—	*
---	---------	---	---

Assets of the Company, November 1, 1861 :—

State stocks, (market value,)	\$8,200 00
Bank stocks, (market value,)	86,886 00
5 bonds Brooklyn City water loan, . .	4,850 00
Cash on hand,	8,511 89
Due from agents,	22,363 35
Loaned on mortgage of real estate, (all located within New Haven County,)	25,750 00

Amount carried forward, \$156,561 24

* Market value not known.

<i>Amount of Assets brought forward,</i>	. \$156,561	24	
Loaned on pledge of United States stocks,	. . . . .	1,600	00
Loaned on pledge of Railroad stocks,	. . . . .	2,000	00
Loaned on pledge of Bank stocks,	. . . . .	13,700	00
Loaned on pledge of Railroad bonds,	. . . . .	2,050	00
Loaned on pledge of stocks not before mentioned,	. . . . .	400	00
Loaned without collateral,	. . . . .	18,608	80
Safe and office fixtures,	. . . . .	1,275	27
Interest accrued,	. . . . .	3,778	51
Due for taxes,	. . . . .	25	00
Premium notes on risks not terminated,	. . . . .	27,528	08
			<hr/>
			\$227,526 90
Liabilities:—			
Losses reported, upon which the liability of the			
Company is not determined,	. . . . .	18,812	05
Other claims,	. . . . .	320	15
Re-insurance at 50 per cent.,	. . . . .	52,956	76
			<hr/>
			72,088 96
			<hr/>
			\$155,437 94
Paid-up capital,	. . . . .	\$200,000	00
Net assets,	. . . . .	155,437	94
			<hr/>
Balance against the Company,		\$44,562	06

HOME INSURANCE COMPANY, NEW YORK.

[Incorporated, 1853.]

CHARLES J. MARTIN, *President.**Secretary, JOHN MCGEE.**General Agent, ALEXANDER H. BULLOCK, Worcester.*

United States Stocks owned by the Company:—

	Par value.	Market value.
United States registered stock, 1861,	\$10,000	\$9,400
United States treasury notes, 7 $\frac{3}{10}$ per cent.,	50,000	50,730
	<hr/>	<hr/>
	\$60,000	\$60,130
State Stocks:—		
Ohio State bonds,	\$5,300	\$4,770
Missouri State bonds, 6 per cent.,	20,000	8,200
Tennessee State bonds, 6 per cent.,	20,000	8,500
North Carolina bonds, 6 per cent.,	10,000	5,700
	<hr/>	<hr/>
	\$55,300	\$27,170

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares Bank of Commerce, N. Y.,	\$. \$100	\$20,000	\$82 $\frac{1}{2}$	\$8,250
200 " People's Bank, New York,	25	5,000	20	4,000
		<hr/>		<hr/>
<i>Amounts carried forward,</i>		\$25,000		\$12,250

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>	.	\$25,000		\$12,250
150 shares Importers' and Traders' Bank, New York,	\$100	15,000	\$90	13,500
100 " Continental Bank, New York,	100	10,000	75	7,500
100 " Corn Exchange Bank, N. Y.,	100	10,000	85	8,500
100 " Metropolitan Bank, New York,	100	10,000	90	9,000
50 " Park Bank, New York,	100	5,000	92	4,600
50 " St. Nicholas Bank, New York,	100	5,000	65	3,250
		<hr/>		<hr/>
		\$80,000		\$58,600

Other Stocks:—

Brooklyn City water bonds,	\$10,000	\$9,700
----------------------------	----------	---------

Assets of the Company, November 1, 1861:—

United States stocks, (market value,)	\$60,130 00	
State stocks, (market value,)	27,170 00	
Bank stocks, (market value,)	58,600 00	
Brooklyn City water bonds, (market value,)	9,700 00	
Real estate, (cash value,)	64,721 11	
Cash on hand,	50,716 46	
Due from agents and in course of transmission,	144,350 51	
Loaned on mortgage of real estate,	910,519 53	
Loaned on collateral (market value of securities pledged, \$731,961,)	108,924 79	
Premium notes on risks terminated,	8,263 72	
Premium notes on risks not terminated,	27,878 29	
Premiums uncollected on policies issued at office,	2,204 40	
Interest accrued on loans,	28,361 25	
	<hr/>	\$1,501,540 06

Liabilities:—

Losses claimed and unpaid,	\$17,915 09	
Losses reported, upon which the liability of the Company is not determined,	37,825 43	
Unpaid dividends,	1,120 00	
Re-insurance at 50 per cent.,	338,945 49	
	<hr/>	395,806 01
		<hr/>
Deduct paid-up capital,		\$1,105,734 05
		<hr/>
Balance of surplus,		\$105,734 05

HOPE INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated, May, 1858.]

SAMUEL SHOVE, *President*.*Secretary*, JOSEPH MARTIN.*General Agent*, J. H. WARD, No. 68 *State Street*, Boston.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
1,000 shares B'k of Commerce, Providence, \$50	\$50	\$50,000	\$50	\$50,000
500 " Merchants' Bank, "	50	25,000	50	25,000
500 " American Bank, "	50	25,000	50	25,000
500 " Commercial Bank, "	50	25,000	50	25,000
200 " National Bank, "	100	20,000	100	20,000
15 " Mechanics' Bank, "	50	7,500	50	7,500
		<u>\$152,500</u>		<u>\$152,500</u>

Assets of Company, November 1, 1861:—

Bank stocks, (market value,)	\$152,500 00	
Cash on hand,	12,840 00	
Due from agents,	1,095 55	
Accrued interest,	3,051 64	
Personal property,	800 00	
	<u></u>	\$170,287 19

Liabilities:—

Losses claimed and unpaid,	\$4,809 90	
Losses reported, upon which the liability of the Company is not determined,	900 00	
Re-insurance at 50 per cent.,	20,813 69	
	<u></u>	26,523 59
		<u>\$143,763 60</u>

Paid-up capital,	\$150,000 00
Net assets,	<u>143,763 60</u>
Balance against the Company,	\$6,236 40

HOWARD INSURANCE COMPANY, NEW YORK.

[Incorporated, 1825—Charter renewed for 30 years, February 12, 1836.]

SAMUEL T. SKIDMORE, *President*.*Secretary*, HENRY A. OAKLEY.*General Agent*, ARTHUR W. HOBART, No. 29 *State Street*, Boston.

United States Stocks owned by the Company:—

	Par value.	Market value.
United States 5 per cent. inscription stock, 1874,	\$60,000	\$50,700
United States $7\frac{2}{10}$ per cent. treasury notes,	10,000	10,000
	<u>\$70,000</u>	<u>\$60,700</u>

State Stocks:—

	Par value.	Market value.
New York State 6 per cent. stock of 1873,	\$5,000	\$5,150
New York State 6 per cent. stock of 1865,	5,000	5,025
	<u>\$10,000</u>	<u>\$10,175</u>

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares Bank of Commerce, New York, \$100	\$100	\$20,000	\$82½	\$16,500
150 “ Metropolitan Bank, “ 100	100	15,900	90	13,500
250 “ Phenix Bank, “ 20	20	5,000	18	4,500
		<u>\$40,000</u>		<u>\$34,500</u>

Other Stocks:—

New York City 6 per cent. Central Park, 1887,	\$10,000	\$10,300
New York City 6 per cent., 1878, . .	10,000	10,300
New York City 6 per cent., 1864, . .	500	500
	<u>\$20,500</u>	<u>\$21,100</u>

Assets of the Company, November 1, 1861:—

United States stocks, (market value,) . .	\$60,700 00	
State Stocks, (market value,) . . .	10,175 00	
Bank stocks, (market value,) . . .	34,500 00	
Other stocks, (market value,) . . .	21,100 00	
Real estate, (cash value,) . . .	67,000 00	
Cash on hand,	8,257 32	
Due from agents,	3,308 76	
Loaned on mortgage of real estate, . .	164,940 00	
Loaned on collateral,	8,500 00	
Other investments,	261 17	
Due for premiums unpaid,	1,389 00	
Rent and interest accrued, but not due, .	8,000 00	
	<u> </u>	\$388,131 25

Liabilities:—

Losses reported, upon which the liability of the Company is not determined,	\$7,640 00	
Other claims,	154 27	
Re-insurance at 50 per cent.,	48,323 70	
	<u> </u>	56,117 97
		<u>\$332,013 28</u>
Deduct paid-up capital,		250,000 00
		<u> </u>
Balance of surplus,		\$82,013 28

HUMBOLDT FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, April 25, 1857.]

JOHN RANKIN, *President.**Secretary,* WILLIAM MULLIGAN.*General Agent,* W. H. S. JORDAN, No. 46 State Street, Boston.

United States Stocks owned by the Company:—

	Par value.	Market value.
Treasury notes due 1864,	\$5,000	\$5,000

State Stocks:—

New York State stocks,	\$24,000	\$24,480
----------------------------------	----------	----------

Assets of the Company, November 1, 1861:—

United States stocks, (market value,)	\$5,000 00	
State stocks, (market value,)	24,480 00	
Cash on hand,	11,977 91	
Due from agents,	4,848 20	
Loaned on mortgage of real estate,	172,600 00	
Loaned on collateral,	16,967 00	
Other investments,	5,987 51	
	<u> </u>	\$241,860 62

Liabilities:—

Losses claimed and unpaid,	\$9,775 00	
Re-insurance at 50 per cent.,	23,947 68	
	<u> </u>	33,722 68
		<u> </u>
		\$208,137 94
Deduct paid-up capital,		200,000 00
		<u> </u>
Balance of surplus,		\$8,137 94

INDEMNITY FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, April, 1856.]

JOHN HONE, *President.**Secretary,* W. R. SHELDON.*General Agent,* ARTHUR W. HOBART, No. 29 State Street, Boston.

Assets of the Company, November 1, 1861:—

Cash on hand,	\$731 51	
Due from agents,	5 56	
Loaned on mortgage of real estate,	153,500 00	
Loaned on collateral,	3,500 00	
	<u> </u>	\$157,737 07

<i>Amount of Assets brought forward,</i>		\$157,737 07
Liabilities:—		
Losses due and unpaid,	\$400 00	
Losses claimed and unpaid, and losses reported, upon which the liability of the Company is not determined,	2,500 00	
Borrowed without collateral,	800 00	
Re-insurance at 50 per cent.,	9,567 93	
		<u>13,267 93</u>
		\$144,469 14
Paid-up capital,	\$150,000 00	
Assets,	144,469 14	
		<u>\$5,530 86</u>
Balance against the Company,	\$5,530 86	

IRVING FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, January 29, 1852.]

MASON THOMPSON, *President.*

Secretary, MARTIN G. CROWELL.

General Agent, ISAAC F. DOBSON, No. 46 State Street, Boston.

United States Stocks owned by the Company:—

	Par value.	Market value.
United States 6 per cent., 1881,	\$15,000	\$14,175
United States 5 per cent., 1865,	7,000	6,160
	<u>\$22,000</u>	<u>\$20,335</u>

Assets of the Company, November 1, 1861:—

United States stocks, (market value,)	\$20,335 00	
Loaned on mortgage of real estate,	166,550 00	
Loaned on collateral,	31,375 00	
Other investments,	9,672 51	
		<u>\$227,932 51</u>

Liabilities:—

Losses claimed and unpaid,	\$5,000 00	
Other claims,	1,209 75	
Re-insurance at 50 per cent.,	27,500 00	
		<u>33,709 75</u>
		\$194,222 76

Paid-up capital,	\$200,000 00	
Net assets,	194,222 76	
		<u>\$5,777 24</u>
Balance against the Company,	\$5,777 24	

LAFAYETTE FIRE INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated, December 24, 1856.]

T. J. BERGEN, *President.**Secretary*, J. B. THOMPSON.*General Agent*, HENRY A. BROWN, No. 39 State Street, Boston.

Assets of the Company, November 1, 1861 :—

Cash on hand,	\$2,926 18	
Due from agents,	3,199 73	
Loaned on mortgage of real estate, . . .	140,782 00	
Loaned on collateral,	11,925 00	
Other investments,	7,787 23	
Accrued interest,	5,799 42	
	<hr/>	\$172,419 56

Liabilities:—

Losses due and unpaid,	\$750 00	
Losses reported, upon which the liability of the Company is not determined,	3,050 00	
Re-insurance at 50 per cent.,	20,413 61	
	<hr/>	24,213 61
		<hr/>
		\$148,205 95

Paid-up capital, . . . \$150,000 00

Net assets, . . . 148,205 95

Balance against the Company, \$1,794 05

LAMAR FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, 1856.]

EDWARD ANTHONY, *President.**Secretary*, ISAAC R. ST. JOHN.*General Agent*, W. H. S. JORDAN, No. 46 State Street, Boston.

United States Stocks owned by the Company :—

	Par value.	Market value.
United States 6 per cent., 1862,	\$5,000	\$4,825
United States 7 $\frac{3}{10}$ per cent. treasury notes, . . .	8,000	8,000
	<hr/>	<hr/>
	\$13,000	\$12,825

Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
150 shares Bank of Commerce, New York, \$100		\$15,000	\$82 $\frac{1}{2}$	\$12,375
50 " St. Nicholas Bank, " 100		5,000	65	3,250
		<hr/>		<hr/>
		\$20,000		\$15,625

Assets of the Company, November 1, 1861 :—

United States stocks, (market value,) . . .	\$12,825 00	
Bank stocks, (market value,)	15,625 00	
Cash on hand,	4,206 93	
Loaned on mortgage of real estate, . . .	264,800 00	
Loaned on collateral,	18,190 00	
Other investments, including premiums in course of collection, and interest accrued, but not due,	21,671 32	
Premium notes on risks terminated, . . .	4,722 08	
Premium notes on risks not terminated, . .	3,345 76	
	<hr/>	\$345,386 09

Liabilities :—

Losses reported, upon which the liability of the Company is not determined,	\$9,000 00	
Re-insurance at 50 per cent.,	25,672 88	
	<hr/>	34,672 88
		<hr/>
		\$310,713 21
Deduct paid-up capital,		300,000 00
		<hr/>
Balance of surplus,		\$10,713 21

LIVERPOOL AND LONDON FIRE AND LIFE INSURANCE CO.

(Branch Office at New York.)

[Incorporated, 1836.]

ALFRED PELL, *Resident Secretary, New York.**General Agent, GEORGE W. GORDON, No. 13 Exchange Street, Boston.*

United States Stocks owned by the Company :—

	Par value.	Market value.
United States 6 per cent. treasury notes, .	\$30,000	\$30,000
United States 7 per cent. treasury notes, .	20,000	20,000
	<hr/>	<hr/>
	\$50,000	\$50,000

Assets of the Company, November 1, 1861 :—

United States treasury notes,	\$50,000 00	
Stocks of incorporated cities in State of New York,	39,000 00	
Real estate,	115,592 00	
Cash on hand,	51,936 00	
Due from agents,	31,244 00	
Loaned on bond and mortgage,	647,200 00	
Loaned on collateral,	7,000 00	
	<hr/>	\$941,972 00

<i>Amount of Assets brought forward,</i>		\$941,972 00
Liabilities:—		
Losses claimed and unpaid,	\$4,500 00	
Losses reported, upon which the liability of the		
Company is not determined,	32,805 00	
Re-insurance at 50 per cent.,	252,024 89	
		<u>\$289,329 89</u>
		\$652,642 11

LORILLARD FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, February 3, 1852.]

CARLISLE NORWOOD, *President.**Secretary, GEO. D. CRARY.**General Agent, WILLIAM S. THATCHER, No. 9 Central Street, Boston.*

United States Stocks owned by the Company:—

	Par value.	Market value.
United States 10½ per cent.,	\$18,000	\$18,000
United States 10¼ per cent.,	11,000	11,000
United States 11 per cent.,	1,000	1,000
United States 12 per cent.,	10,000	10,000
	<u>\$40,000</u>	<u>\$40,000</u>
Other Stocks:—		
New York City improvement bonds, 6 per cent.,	\$25,000	\$25,000

Assets of the Company, November 1, 1861:—

United States stocks, (market value,)	\$40,000 00	
Other stocks, (market value,)	25,000 00	
Cash on hand,	3,906 95	
Due from agents,	2,062 63	
Loaned on mortgage of real estate,	472,500 00	
Loaned on collateral,	26,550 00	
Other investments,	1,651 31	
Interest accrued, but not due,	14,214 03	
		<u>\$585,884 92</u>
Liabilities:—		
Losses claimed and unpaid,	\$1,495 00	
Losses reported, upon which the liability of the		
Company is not determined,	1,633 00	
Re-insurance at 50 per cent.,	47,100 19	
		<u>50,228 19</u>
		\$535,656 73
Deduct paid-up capital,		500,000 00
		<u>\$35,656 73</u>
Balance of surplus,		

MANHATTAN FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, March 23, 1821.]

WILLIAM PITT PALMER, *President.**Secretary,* ANDREW J. SMITH.*General Agent,* ISAAC F. DOBSON, *No. 46 State Street, Boston.*

Assets of the Company, November 1, 1861 :—

Cash on hand,	\$6,834 45	
Loaned on mortgage of real estate,	286,000 00	
Loaned on collateral,	41,403 25	
Loaned without collateral,	14,858 60	
Accrued interest,	11,401 30	
Unpaid premiums,	8,731 95	
	<hr/>	\$369,229 55

Liabilities :—

Losses claimed and unpaid,	\$12,330 00	
Unclaimed dividends,	550 00	
Re-insurance at 50 per cent.,	67,500 00	
	<hr/>	80,380 00
		<hr/>
		\$288,849 55
Deduct paid-up capital,		250,000 00
		<hr/>
Balance of surplus,		\$38,849 55

MARKET FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, February 16, 1853.]

ASHER TAYLOR, *President.**Secretary,* HENRY P. FREEMAN.*General Agent,* WILLIAM S. THATCHER, *No. 9 Central Street, Boston.*

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Merchants' Exch. Bank, N. Y.,	\$50	\$5,000	\$40	\$4,000

Assets of the Company, November 1, 1861 :—

Bank stocks, (market value,)	\$4,000 00	
Cash on hand,	4,460 30	
Loaned on mortgage of real estate,	208,872 00	
Loaned on collateral,	47,328 00	
	<hr/>	\$264,660 30

<i>Amount of Assets brought forward,</i>		\$264,660 30
Liabilities:—		
Losses claimed and unpaid,	\$4,454 00	
Losses reported, upon which the liability of the		
Company is not determined,	10,316 00	
Re-insurance at 50 per cent.,	42,668 00	
		<u>57,438 00</u>
		\$207,222 30
Deduct paid-up capital,		<u>200,000 00</u>
Balance of surplus,		\$7,222 30

MERCANTILE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, January 15, 1852.]

WILLIAM A. THOMSON, *President.**Secretary, JOHN BAKER.**General Agent, W. V. HUTCHINGS, No. 28 State Street, Boston.*

United States Stocks owned by the Company:—

	Par value.	Market value.
United States 12 per cent. treasury notes, .	\$8,000	\$8,000
United States $7\frac{3}{10}$ per cent. treasury notes, .	16,000	16,000
	<u>\$24,000</u>	<u>\$24,000</u>

Assets of the Company, November 1, 1861:—

United States treasury notes, (market value,) .	\$24,000 00	
Cash on hand,	2,271 93	
Loaned on mortgage of real estate, . . .	201,850 00	
Loaned on collateral,	11,600 00	
Other investments,	266 06	
Accrued interest, due November 1, 1861, .	6,372 37	
		<u>\$246,360 36</u>

Liabilities:—

Losses reported, upon which the liability of the		
Company is not determined,	\$2,620 00	
Re-insurance at 50 per cent.,	20,750 00	
		<u>23,370 00</u>
		\$222,990 36
Deduct paid-up capital,		<u>200,000 00</u>
Balance of surplus,		\$22,990 36

MERCHANTS' INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, May, 1857.]

MARK HOWARD, *President.**Secretary, E. THOMAS LOBDELL.**General Agent, JOHN S. BLATCHFORD, Boston.*

United States Stocks owned by the Company:—

	Par value.	Market value.
United States 6 per cent. coupon, 1881, .	\$10,000	\$9,500

State Stocks:—

5 \$1,000 bonds, Ohio 6 per cent., . . .	\$5,000	\$4,600
15 \$1,000 bonds, Michigan 6 per cent., . . .	15,000	12,300
10 \$1,000 bonds, Kentucky 6 per cent., . . .	10,000	7,500
10 \$1,000 bonds, Tennessee 6 per cent., . . .	10,000	4,000
	<hr/> \$40,000	<hr/> \$28,400

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares American Exch. Bank, N. Y., \$100		\$5,000	\$79	\$3,950
50 " Metropolitan Bank, N. Y., . 100		5,000	90	4,500
400 " Mechanics' Banking Associa- tion, New York, . . . 12½		5,000	10	4,000
50 " Charter Oak Bank, Hartford, 100		5,000	100	5,000
50 " Exchange Bank, Hartford, . 50		2,500	48	2,400
100 " Ætna Bank, Hartford, . . 100		10,000	100	10,000
50 " Farmers' and Mechanics' B'k, Hartford, 100		5,000	100	5,000
100 " Phenix Bank, Hartford, . 100		10,000	93	9,300
50 " Merchants' and Manufacturers' Bank, Hartford, . . . 100		5,000	95	4,750
50 " City Bank, Hartford, . . . 100		5,000	100	5,000
100 " Hide and Leather B'k, Boston, 100		10,000	90	9,000
50 " National Bank, Boston, . . 100		5,000	87	4,350
75 " Safety Fund Bank, Boston, . 100		7,500	91	6,825
50 " Bank of the Republic, Boston, 100		5,000	90	4,500
50 " Merchants' B'k, St. Louis, Mo., 100		5,000	*100	5,000
		<hr/> \$90,000		<hr/> \$83,575

Other Stocks:—

5 \$1,000 bonds, Brooklyn City 6 per cent.,	\$5,000	\$4,825
11 \$1,000 bonds, Hartford City 6 per cent.,	11,000	11,000
	<hr/> \$16,000	<hr/> \$15,825

* Market value not known.

Assets of the Company, November 1, 1861 :—

United States stocks, (market value,) . . .	\$9,500 00	
State stocks, (market value,)	28,400 00	
Bank stocks, (market value,)	83,575 00	
Other stocks, (market value,)	15,825 00	
Cash on hand,	4,892 67	
Due from agents,	8,004 34	
Loaned on mortgage of real estate,	58,500 00	
Loaned on collateral,	12,862 06	
Accrued interest,	5,173 48	
	<hr/>	\$226,732 55

Liabilities :—

Losses claimed and unpaid, and losses reported, upon which the liability of the Company is not determined,	\$17,178 35	
Other claims,	200 00	
Re-insurance at 50 per cent.,	42,950 60	
	<hr/>	60,328 95
		<hr/>
		\$166,403 60

Paid-up capital,	\$200,000 00
Net assets,	166,403 60
	<hr/>
Balance against the Company,	\$33,596 40

MERCHANTS' INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated, May, 1851.]

WILLIAM COMSTOCK, *President.* Secretary, WALTER PAINE.*General Agent, R. W. HOLMAN, No. 17 Kilby Street, Boston.*

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
2,200 shares Bank of Com'ce, Providence, \$50		\$110,000	\$50	\$110,000
800 " American Bank, " 50	50	40,000	50	40,000
400 " Globe Bank, " 50	50	20,000	50	20,000
400 " Merchants' Bank, " 50	50	20,000	50	20,000
100 " What Cheer Bank, " 50	50	5,000	50	5,000
100 " Phenix Bank, " 50	50	5,000	50	5,000
		<hr/>		<hr/>
		\$200,000		\$200,000

Assets of the Company, November 1, 1861 :—

Bank stocks, (market value,)	\$200,000 00	
Cash on hand,	4,403 42	
Due from agents,	4,559 72	
Premium notes on risks terminated,	7,820 16	
Premium notes on risks not terminated, . .	28,407 46	
	<hr/>	\$245,190 76

<i>Amount of Assets brought forward,</i>		\$245,190 76
Liabilities :—		
Losses claimed and unpaid,	. . . .	\$507 00
Losses reported, upon which the liability of the		
Company is not determined,	. . . .	5,000 00
Borrowed on Company's note,	. . . .	6,000 00
Re-insurance at 50 per cent.,	. . . .	36,183 54
		<u>47,690 54</u>
		\$197,500 22
Deduct paid-up capital,	. . . . .	150,000 00
		<u>\$47,500 22</u>
Balance of surplus,	. . . . .

METROPOLITAN FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, October 2, 1852.]

JAMES LORIMAR GRAHAM, *President.* Secretary, E. A. STANSBURY.
General Agent, ISAAC F. DOBSON, No. 46 State Street, Boston.

Assets of the Company, November 1, 1861 :—

United States $7\frac{3}{10}$ per cent. loan of August		
19, 1861,	. . . . .	\$60,000 00
Cash on hand,	. . . . .	1,464 20
Due from agents,	. . . . .	7,000 00
Loaned on mortgage of real estate,	. . . . .	248,125 00
Loaned on collateral,	. . . . .	85,100 00
Other investments,	. . . . .	15,700 00
Accrued interest, due November 1, 1861,	. . . . .	10,593 08
Due for premiums,	. . . . .	5,321 59
		<u>\$433,303 87</u>

Liabilities :—

Losses claimed and unpaid,	. . . . .	\$24,372 00
Losses reported, upon which the liability of the		
Company is not determined,	. . . . .	9,900 00
Other claims,	. . . . .	500 00
Re-insurance at 50 per cent.,	. . . . .	41,760 43
		<u>76,532 43</u>
		\$356,771 44
Deduct paid-up capital,	. . . . .	300,000 00
		<u>\$56,771 44</u>
Balance of surplus,	. . . . .

NEW ENGLAND FIRE AND MARINE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, June, 1857.]

N. M. WATERMAN, *President.**Secretary,* GEORGE D. JEWETT.*General Agent,* ALEXANDER H. BULLOCK, *Worcester.*

State Stocks owned by the Company:—

	Par value.	Market value.
20 Tennessee 6 per cent. bonds, . . .	\$20,000	\$8,450
5 Kentucky 6 per cent. bonds, . . .	5,000	3,750
	<hr/> \$25,000	<hr/> \$12,200

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Continental Bank, New York, \$100	\$100	\$10,000	\$75	\$7,500
100 " Park Bank, New York, . 100	100	10,000	92	9,200
100 " Bank State of New York, N. Y., 100	100	10,000	81	8,100
100 " American Exch. Bank, N. Y., 100	100	10,000	79	7,900
100 " Metropolitan Bank, N. Y., . 100	100	10,000	90	9,000
100 " Bank of New York, N. Y., . 100	100	10,000	88	8,800
100 " Ocean Bank, New York, . 50	50	5,000	35	3,500
200 " National Bank, New York, . 50	50	10,000	42½	8,500
50 " Manufacturers' and Merchants' Bank, New York, . . 100	100	5,000	95	4,750
50 " Bank of Commerce, Boston, . 100	100	5,000	91	4,550
50 " Merchants' Bank, Boston, . 100	100	5,000	82½	4,125
100 " Ætna Bank, Hartford, . . 100	100	10,000	100	10,000
130 " Mercantile Bank, Hartford, . 100	100	13,000	100	13,000
30 " Merchants' and Manufacturers' Bank, Hartford, . . 100	100	3,000	95	2,850
15 " Rockville Bank, Rockville, . 100	100	1,500	100	1,500
		<hr/> \$117,500		<hr/> \$103,275

Assets of the Company, November 1, 1861:—

State stocks, (market value,) . . .	\$12,200 00
Bank stocks, (market value,) . . .	103,275 00
Cash on hand,	23,424 70
Due from agents,	8,799 26
Loaned on mortgage of real estate, . .	31,904 38
Loaned on collateral,	10,771 50
Other investments, including balances on ledger, accrued interest, &c., . . .	10,897 54
	<hr/> \$201,272 38

<i>Amount of Assets brought forward,</i>		\$201,272 38
Liabilities :—		
Losses claimed and unpaid, (trusted and resisted,)	\$13,750 00	
Losses reported, upon which the liability of the Company is not determined,	9,908 52	
Re-insurance at 50 per cent.,	74,197 54	
		<u>97,856 06</u>
		\$103,416 32
Paid-up capital,	\$200,000 00	
Net assets,	103,416 32	
		<u>\$96,583 68</u>
Balance against the Company,	\$96,583 68	

NIAGARA FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, 1850.]

JONATHAN D. STEELE, *President.*

Secretary, P. NOTMAN.

General Agent, ARTHUR W. HOBART, No. 29 State Street, Boston.

United States Stocks owned by the Company :—

	Par value.	Market value.
United States 6 per cent. bonds, 1881, . .	\$25,000	\$23,500
United States 12 per cent. treasury notes, . .	1,000	1,007½
	<u>\$26,000</u>	<u>\$24,507½</u>

Railroad Bonds :—

Hudson River Railroad 7 per cent. bonds, . .	\$10,000	\$10,500
--	----------	----------

Other Stocks :—

City of Brooklyn contract certificate, . . .	\$500	\$500
--	-------	-------

Assets of the Company, November 1, 1861 :—

United States stocks, (market value,) . . .	\$24,507 50	
Railroad bonds, (market value,)	10,500 00	
Other stocks,	500 00	
Cash on hand	7,859 05	
Due from agents,	3,705 63	
Loaned on mortgage of real estate, . . .	219,550 00	
Loaned on collateral,	6,300 00	
Other investments,	1,535 89	
		<u>\$274,458 07</u>

<i>Amount of Assets brought forward,</i>		\$274,458 07
<i>Liabilities:—</i>		
Losses claimed and unpaid,	\$9,924 27	
Losses reported, upon which the liability of the Company is not determined,	5,500 00	
Borrowed on eight United States \$1,000 bonds,	7,000 00	
Other claims,	425 00	
Re-insurance at 50 per cent.,	33,642 88	
		<u>56,492 15</u>
		\$217,965 92
Deduct paid-up capital,		<u>200,000 00</u>
		\$17,965 92

NORTH AMERICAN FIRE INSURANCE COMPANY NEW YORK.

[Incorporated, 1823.]

JAMES W. OTIS, *President.**Secretary, R. W. BLEECKER.**General Agent, ISAAC F. DOBSON, No. 46 State Street, Boston.*

United States Stocks owned by the Company:—

	Par value.	Market value.
United States $7\frac{3}{10}$ treasury loan,	\$18,000	\$18,000

State Stocks:—

Tennessee 6 per cent. bonds,	\$8,500	\$8,612 $\frac{1}{2}$
------------------------------	---------	-----------------------

Assets of the Company, November 1, 1861:—

United States stocks, (market value,)	\$18,000 00	
State stocks, (market value,)	3,612 50	
Cash on hand,	19,230 56	
Due from agents,	4,509 87	
Loaned on mortgage of real estate,	203,508 11	
Loaned on collateral,	1,600 00	
New York City 6 per cent. bonds,	17,000 00	
Unpaid premiums,	3,950 67	
Accrued interest,	8,784 77	
		<u>\$280,196 48</u>

Liabilities:—

Losses claimed and unpaid,	\$2,414 11	
Losses reported, upon which the liability of the Company is not determined,	5,000 00	
Re-insurance at 50 per cent.,	26,594 71	
		<u>34,008 82</u>
		\$246,187 66

Paid-up capital, . . . \$250,000 00

Net assets . . . 246,187 66

Balance against the Company, \$3,812 34

NORTH AMERICAN FIRE INSURANCE COMPANY, HARTFORD,
CONN.

[Incorporated, May, 1857.]

A. F. HASTINGS, *President.**Secretary,* WILLIAM C. HASTINGS.*General Agent,* GEORGE W. REED, No. 9 *Old State House, Boston.*

United States Stocks owned by the Company:—

	Par value.	Market value.
19 United States coupon bonds, 1880, . . .	\$19,000	\$17,955

State Stocks:—

10 \$1,000 Ohio 6 per cent. bonds, . . .	\$10,000	\$9,000
5 \$1,000 Michigan 6 per cent. bonds, . . .	5,000	4,100
	<u>\$15,000</u>	<u>\$13,100</u>

Bank Stocks:—

Bank Stocks.		Par value per share.	Par value.	Market value per share.	Market value.
250 shares	Phenix Bank, New York,	\$20	\$5,000	\$18	\$4,500
50 "	Merchants' Bank, New York,	50	2,500	45	2,250
50 "	Metropolitan Bank, "	100	5,000	90	4,500
50 "	Continental Bank, "	100	5,000	75	3,750
50 "	Bank of America, "	100	5,000	95	4,750
50 "	American Exch. Bank, "	100	5,000	79	3,950
60 "	Merchants' Exch. B'k, "	50	3,000	80	4,800
100 "	Atlantic Bank, Boston, .	100	10,000	70	7,000
50 "	Blackstone Bank, Boston, .	100	5,000	91	4,550
100 "	National Bank, Boston, .	100	10,000	87	8,700
200 "	Bank of the Republic, Boston,	100	20,000	90	18,000
75 "	Maverick Bank, Boston, .	100	7,500	82	6,150
100 "	Hide and Leather B'k, Boston,	100	10,000	90	9,000
100 "	Safety Fund Bank, Boston, .	100	10,000	91	9,100
50 "	Cambridge Market B'k, Camb.,	100	5,000	90	4,500
113 "	Charter Oak Bank, Hartford,	100	11,300	100	11,300
118 "	Mercantile Bank, Hartford, .	100	11,800	80	9,440
45 "	City Bank, Hartford, .	100	4,500	100	4,500
215 "	Exchange Bank, Hartford, .	50	10,750	48	10,320
101 "	Farmers' and Mechanics' B'k, Hartford, . . .	100	10,100	100	10,100
321 "	Hartford Bank, Hartford, .	100	32,100	100	32,100
111 "	Merchants' and Manufacturers' Bank, Hartford, . .	100	11,100	90	9,990
105 "	Ætna Bank, Hartford, .	100	10,500	95	9,975
200 "	Phenix Bank, Hartford, .	100	20,000	93	18,600
			<u>\$230,150</u>		<u>\$211,825</u>

Railroad Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Hartford & New Haven R. R.,	\$100	\$10,000	\$138	\$13,800
75 " New York Central Railroad,	100	7,500	79	5,925
		<u>\$17,500</u>		<u>\$19,725</u>

Other Stocks:—

* 13 \$1,000 Hartford City 6 per cent. bonds,	\$13,000	\$13,390
Hartford City note,	7,000	7,000
	<u>\$20,000</u>	<u>\$20,390</u>

Assets of the Company, November 1, 1861:—

United States stocks, (market value,)	\$17,955 00	
State stocks, (market value,)	13,100 00	
Bank stocks, (market value,)	211,825 00	
Railroad stocks, (market value,)	19,725 00	
Other stocks,	20,390 00	
Cash on hand,	3,596 62	
Due from agents,	12,626 72	
Loaned on mortgage of real estate,	4,100 00	
Loaned on collateral,	23,419 61	
Interest accrued, but not due,	651 56	
Premiums at office unpaid,	113 00	
Non-resident stockholders' tax,	200 50	
	<u></u>	\$327,703 01

Liabilities:—

Losses claimed and unpaid,	\$26,112 00	
Interest on borrowed money,	434 20	
Borrowed on 13 United States bonds and \$7,000 note of City of Hartford,	13,500 00	
Re-insurance at 50 per cent.,	62,270 18	
	<u></u>	102,316 38
		<u>\$225,386 63</u>

Paid-up capital	\$300,000 00
Net assets,	225,386 63
	<u></u>
Balance against the Company,	\$74,613 37

NORTHERN ASSURANCE COMPANY, ABERDEEN AND LONDON.

[Incorporated, 1836.]

THOMAS NEWMAN FARQUHAR, *President*. Vice Sec'y, EDWARD FUCHS.*General Agent, OLIVER BREWSTER, No. 4 State Street.*

Assets of the Company, January 31, 1861:—

New 3 per cent. Annuities,	\$14,720 00	
Reduced Annuities,	6,542 21	
Consolidated Annuities,	145,782 69	
Wurtemberg State Fund,	7,160 40	
New South Wales Government Debentures, .	10,057 37	
Geelong Corporation Debentures,	40,548 46	
Victoria Gov't Debentures, (Water Works Loan,)	7,399 63	
South Australian Gov't Debentures, (Adelaide Water Works and Drainage bonds,) . . .	20,439 12	
East Indian Gov't Railroad stocks guarantied,	209,625 00	
North Stafford Railroad stocks,	15,934 69	
First Class British Railroad bonds, . . .	782,307 36	
Real estate,	119,172 13	
Cash on hand and deposited at interest with bankers,	224,666 38	
Due from agents and branch establishments, .	262,112 38	
Loaned on mortgage of real estate, . . .	333,594 23	
Loaned on collateral,	570,468 75	
Loaned without collateral,	4,463 00	
		\$2,774,993 80
Liabilities:—		
Losses due and unpaid,	\$148,301 92	
Other claims,	40,527 02	
		188,828 94
		<u>\$2,586,164 86</u>

NORWICH FIRE INSURANCE COMPANY, NORWICH, CT.

[Incorporated, 1803.]

A. BREWSTER, *President*.*Secretary, E. LEARNED.**General Agent, J. H. WARD, No. 68 State Street, Boston.*

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Norwich Bank, Norwich,	. \$100	\$5,000	\$100	\$5,000
170 " Thames Bank, "	. 100	17,000	100	17,000
<i>Amounts carried forward,</i>	. .	<u>\$22,000</u>		<u>\$22,000</u>

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>	.	\$22,000		\$22,000
27 shares Merchants' Bank, Norwich, .	\$40	1,080	\$40	1,080
36 " Phenix Bank, Hartford, .	100	3,600	93	3,348
100 " Union Bank, Albany, N. Y., .	100	10,000	100	10,000
100 " American Exch. Bank, N. Y., .	100	10,000	79	7,900
50 " Atlantic Bank, New York, .	100	5,000	60	3,000
75 " Continental Bank, New York, .	100	7,500	75	5,625
50 " Corn Exchange Bank, N. Y., .	100	5,000	85	4,250
50 " Hanover Bank, New York, .	100	5,000	69	3,450
100 " Ocean Bank, New York, .	50	5,000	35	3,500
100 " Metropolitan Bank, New York, .	100	10,000	90	9,000
150 " Importers' & Traders' B'k, N. Y., .	100	15,000	90	13,500
100 " National Bank, New York, .	50	5,000	42½	4,250
200 " Merchants' Bank, New York, .	50	10,000	45	9,000
50 " Shoe and Leather Bank, N. Y., .	100	5,000	84	4,200
150 " Tradesman's Bank, New York, .	40	6,000	39	5,850
200 " Union Bank, New York, .	50	10,000	41	8,200
50 " Bank of Commerce, New York, .	100	5,000	82½	4,125
50 " Bank of the Republic, N. Y., .	100	5,000	90	4,500
50 " U. S. Trust Co., New York, .	100	5,000	110	5,500
50 " Kentucky Bank, . . .	100	5,000	100	5,000
		<u>\$155,180</u>		<u>\$137,278</u>
Railroad Bonds:—				
5 Bonds Cin., Ham. and Dayton R. R., .		\$5,000		\$5,000
26 Norwich and Worcester Railroad, .		26,000		26,000
		<u>\$31,000</u>		<u>\$31,000</u>
Other Stocks:—				
10 Bonds City of Brooklyn, . . .		\$10,000		\$9,700
Assets of the Company, November 1, 1861:—				
Bank stocks, (market value,) . . .		\$137,278 00		
Railroad bonds, (market value,) . . .		31,000 00		
Other stocks, (market value,) . . .		9,700 00		
Due from agents,		2,980 00		
Loaned on mortgage of real estate, . . .		1,600 00		
Loaned without collateral,		1,740 00		
		<u></u>		\$184,298 00
Liabilities:—				
Losses claimed and unpaid,		\$2,418 90		
Re-insurance at 50 per cent.,		9,172 13		
		<u></u>		11,591 03
				<u>\$172,706 97</u>
Paid-up capital,	\$200,000 00			
Net assets,	172,706 97			
	<u></u>			
Balance against the Company,	\$27,293 03			

PHENIX FIRE INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated, September 9, 1853.]

STEPHEN CROWELL, *President.**Secretary,* PHILANDER SHAW.*General Agent,* ARTHUR W. HOBART, No. 29 State Street, Boston.

United States Stocks owned by the Company:—

	Par value.	Market value.
United States $7\frac{3}{10}$ treasury notes,	\$5,000	\$5,000

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Atlantic Bank, New York, .	\$.100	\$5,000	\$60	\$3,000

Other Stocks:—

50 shares Union Ferry Co., Brooklyn, .	\$.100	\$5,000	\$115	\$5,750
--	--------	---------	-------	---------

Assets of the Company, November 1, 1861:—

United States stocks, (market value,)	\$5,000 00	
Bank stocks, (market value,)	3,000 00	
Other stocks, (market value,)	5,750 00	
Real estate, (cash value,)	1,141 53	
Cash on hand,	7,082 70	
Due from agents,	10,370 33	
Loaned on mortgage of real estate,	185,006 50	
Loaned on collateral,	37,325 00	
Other investments,	1,229 36	
Premium notes on risks terminated, (inland,) .	226 25	
Premium notes on risks not terminated, (inland,) .	16,054 00	
Premiums in course of collection,	15,265 51	
Accrued interest,	4,460 00	
	<hr/>	\$291,911 18

Liabilities:—

Losses reported, upon which the liability of the Company is not determined,	\$16,258 00	
Re-insurance at 50 per cent.,	68,623 09	
	<hr/>	84,881 09
		<hr/>
Deduct paid-up capital,		\$207,030 09
		<hr/>
Balance of surplus,		\$7,030 09

PHENIX INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, June, 1854.]

SIMEON S. LOOMIS, *President.**Secretary,* HENRY KELLOGG.*General Agent,* HARVEY JEWELL, No. 20 Court Street, Boston.

State Stocks owned by the Company:—

	Par value.	Market value.
20 \$1,000 Tennessee State bonds, . . .	\$20,000	\$8,000
Ohio State stock of 1870, . . .	2,000	1,800
	<hr/> \$22,000	<hr/> \$9,800

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares United States Trust Co., N. Y., \$100		\$5,000	\$110	\$5,500
200 " American Exch. Bank, N. Y., 100		20,000	79	15,800
200 " Metropolitan Bank, New York, 100		20,000	90	18,000
200 " Manufacturers' and Merchants' Bank, New York, . . . 100		20,000	95	19,000
150 " Continental Bank, New York, 100		15,000	75	11,250
428 " Mechanics' Bank, New York, . 25		10,700	23 $\frac{1}{4}$	9,951
500 " Phenix Bank, New York, . 20		10,000	18	9,000
200 " Merchants' Exch. B'k, N. Y., . 50		10,000	40	8,000
100 " Merchants' Bank, New York, . 50		5,000	45	4,500
100 " Ocean Bank, New York, . 50		5,000	35	3,500
300 " Farmers' and Mechanics' Bank, Hartford, . . . 100		30,000	100	30,000
200 " City Bank, Hartford, . . 100		20,000	100	20,000
200 " Aetna Bank, Hartford, . . 100		20,000	95	19,000
200 " Phenix Bank, Hartford, . . 100		20,000	93	18,600
200 " Merchants' and Manufacturers' Bank, Hartford, . . . 100		20,000	90	18,000
200 " Mercantile Bank, Hartford, . 100		20,000	80	16,000
125 " State Bank, Hartford, . . 100		12,500	100	12,500
50 " Hartford Bank, Hartford, . 100		5,000	100	5,000
50 " Conn. River Bank, Hartford, . 50		2,500	100	2,500
10 " Hartford Co. Bank, Hartford, 50		500	45	450
100 " Citizens' Bank, Waterbury, . 100		10,000	100	10,000
38 " Waterbury Bank, Waterbury, 50		1,900	50	1,900
50 " Niagara District Bank, St. Catharines, . . . 100		5,000		5,000*
250 " Ontario Bank, Bowmansville, . 40		10,000		10,000*
		<hr/> \$298,100		<hr/> \$273,451

Other Stocks:—

100 shares Holyoke Water Power Co., . .	\$10,000	\$10,000
10 Hartford City Park bonds, . . .	10,000	10,000
20 New Britain water bonds, . . .	10,000	10,000
	<hr/> \$30,000	<hr/> \$30,000

* Market value not known.

Assets of the Company, November 1, 1861:—

State stocks, (market value,)	\$9,800 00	
Bank stocks, (market value,)	273,451 00	
Other stocks, (market value,)	30,000 00	
Cash on hand,	38,555 97	
Due from agents,	38,584 76	
Loaned on mortgage of real estate, . .	26,300 00	
Loaned on collateral,	30,240 00	
Loaned without collateral,	2,500 00	
Accrued interest,	2,770 50	
	<hr/>	\$452,202 23

Liabilities:—

Losses claimed and unpaid, and losses reported, upon which the liability of the Company is not determined,	\$36,000 00	
Other claims,	1,000 00	
Re-insurance at 50 per cent.,	165,362 16	
	<hr/>	202,362 16
		<hr/>
		\$249,840 07

Paid-up capital, . . \$400,000 00

Net assets, 249,840 07

Balance against the Company, \$150,159 93

PROVIDENCE WASHINGTON INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated, 1799—Charter renewed, 1820.]

JOHN KINGSBURY, *President*.*Secretary*, WARREN S. GREENE.*General Agent*, ALEXANDER H. BULLOCK, *Worcester*.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
600 shares Exchange Bank, Providence, .	\$50	\$30,000	\$50	\$30,000

City Stocks:—

City of Providence 6 per cent. bonds, . . .	\$100,000	\$105,000
---	-----------	-----------

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,)	\$30,000 00	
City stocks, (market value,)	105,000 00	
Real estate, (Assessors' valuation,) . .	157,800 00	
Cash on hand,	32,160 10	
Due from agents,	8,637 11	
	<hr/>	\$333,597 21

<i>Amount of Assets brought forward,</i>					\$333,597 21
Liabilities:—					
Losses claimed and unpaid,				\$11,538 80	
All other claims,				500 00	
Re-insurance at 50 per cent.,				52,291 29	
				<hr/>	64,330 09
					<hr/>
					\$269,267 12
Deduct paid-up capital,					200,000 00
					<hr/>
Balance of surplus,					\$69,267 12

RESOLUTE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, July 20, 1857.]

C. F. UHLHORN, *President.**Secretary,* WILLIAM M. RANDELL.*General Agent,* WILLIAM S. THATCHER, No. 9 Central Street, Boston.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
217 shares Chatham Bank, New York,	\$25	\$5,425	\$17½	\$3,797½

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,)			\$3,797 50	
Cash on hand,			16,152 18	
Due from agents,			6,371 06	
Loaned on mortgage of real estate,			191,546 19	
Loaned on collateral,			16,755 00	
Other investments,			264 48	
Interest accrued, but not due,			6,578 91	
Office furniture, fixtures, &c.,			800 00	
			<hr/>	\$242,265 32

Liabilities:—

Losses due and unpaid,			\$2,700 00	
Losses reported, upon which the liability of the				
Company is not determined,			1,357 58	
Other claims,			575 00	
Re-insurance at 50 per cent.,			28,165 08	
			<hr/>	32,797 66
				<hr/>
				\$209,467 66
Deduct paid-up capital,				200,000 00
				<hr/>
Balance of surplus,				\$9,467 66

ROGER WILLIAMS INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated, May, 1828.]

RICHARD W. JACKSON, *President.* *Secretary,* BENJAMIN W. COMSTOCK.*General Agent, J. H. WARD, No. 68 State Street, Boston.*

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
300 shares American Bank, Providence,	\$50	\$15,000	\$50	\$15,000
500 " B'k of Commerce, "	50	25,000	50	25,000
360 " Commercial Bank, "	50	18,000	50	18,000
600 " Blackstone Canal B'k, "	25	15,000	25	15,000
300 " Globe Bank, "	50	15,000	50	15,000
280 " Manufacturers' B'k, "	100	28,000	100	28,000
100 " Continental Bank, "	50	5,000	50	5,000
100 " Atlantic Bank, "	50	5,000	50	5,000
100 " Westminster Bank, "	50	5,000	50	5,000
100 " B'k of N. America, "	50	5,000	50	5,000
		<u>\$136,000</u>		<u>\$136,000</u>

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,)	\$136,000 00	
Cash on hand,	3,659 27	
Due from agents,	2,429 93	
Loaned on collateral,	1,700 00	
Accrued interest,	1,265 00	
Premium notes on risks not terminated,	3,704 25	
	<u> </u>	\$148,758 45

Liabilities:—

Losses claimed and unpaid,	\$2,480 28	
Losses reported, upon which the liability of the Company is not determined,	5,950 00	
Re-insurance at 50 per cent.,	19,022 50	
	<u> </u>	27,452 78
		<u>\$121,305 67</u>
Deduct paid-up capital,		100,000 00
		<u>\$21,305 67</u>

ROYAL INSURANCE COMPANY, LIVERPOOL, ENGLAND.

[Incorporated, June 13, 1845.]

PERRY M. DOVE, *Manager and Sec.* *Assistant Sec., JOHN H. McLAREN.*General Agent, STEPHEN HIGGINSON, No. 3 Kilby Street, Boston.*

Assets of the Company, December 31, 1860:—

United States 5 per cent. stock, 1874, . . .	£61,993 19 2
United States 6 per cent. stock, 1862, . . .	748 18 2
United States 6 per cent. stock, 1867, . . .	16,297 15 6
United States 6 per cent. stock, 1868, . . .	17,187 10 4
United States 5 per cent. stock, 1865, . . .	1,925 12 7
United States 5 per cent. stock, 1871, . . .	10,506 12 8

North Union Railroad A stock, . . .	
South Eastern R. R., 4½ per ct., pref'd stock, } . . .	31,226 2 9
Lancashire and Yorkshire R. R., 6 per ct., do. } . . .	

South Eastern R. R., 4½ per ct., pref'd stock, . . .	10,362 10 0
Cheshire and Holyhead Railroad, . . .	24,312 8 6
Lancaster and Carlisle Railroad, . . .	21,178 2 6
Great Western R. R. Company's bonds, . . .	40,425 0 0
Burial Bond of Toxteth Park, . . .	20,306 10 0
Mersey Docks and Harbor bond, . . .	11,001 11 0
Toxteth Park Board of Health, . . .	4,606 8 0
Berkenhead Dock bonds, . . .	12,749 3 11
Government India bonds, . . .	95,750 0 0
Canadian Government bonds, . . .	11,178 14 10

Balances of sundry loan accounts, secured by
various British Railway, &c., stocks and
shares, with margin of from 20 per cent.

to 70 per cent., . . .	335,326 14 1
Real estate, . . .	34,158 10 7
Cash on hand, . . .	27,827 5 0
Due from agents, . . .	27,711 14 6
Loaned on mortgage of real estate, . . .	4,800 0 0
Loaned on Life Policies with personal security, . . .	29,903 13 2

£851,484 17 3

\$4,121,186 69

Liabilities:—

Losses due and unpaid, . . .	£13,641 15 0
Unclaimed dividends, . . .	568 3 0
Duty owing to government, . . .	16,122 1 3
Re-insurance of fire risks, at 50 per cent., . . .	112,635 6 3

£142,967 5 6

691,961 61

\$3,429,225 08

Deduct paid-up capital, 1,370,034 60

Balance of surplus, \$2,059,190 48

SECURITY FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated June 16, 1856.]

JOSEPH WALKER, *President.**Secretary,* RICHARD L. HAYDOCK.*General Agent,* W. H. S. JORDAN, No. 46 State Street, Boston.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Bank of Commerce, N. Y.,	. \$100	\$5,000	\$82½	\$4,125
100 “ Bank of New York, . . .	. 100	10,000	88	8,800
14 “ Bank of North America, . .	. 100	1,400	89	1,246
		<hr/>		<hr/>
		\$16,400		\$14,171

Assets of the Company, November 1, 1861 :—

Bank stocks, (market value,)	\$14,171 00	
Cash on hand,	12,121 46	
Due from agents, and due on Lake and Canal open policies, and from other Insurance Com- panies on open policies,	46,558 20	
Loaned on mortgage of real estate,	485,550 00	
Loaned on collateral,	10,500 00	
Bonds of the Union Free School,	9,025 00	
Accrued interest on bonds and mortgages, . .	11,872 74	
City premiums not yet collected,	3,367 42	
Premium notes on risks not terminated, . .	13,687 77	
	<hr/>	\$606,853 59

Liabilities :—

Losses claimed and unpaid,	\$14,012 45	
Re-insurance at 50 per cent.,	42,343 88	
	<hr/>	56,356 33
		<hr/>
Deduct paid-up capital,		\$550,497 26
		<hr/>
Balance of surplus,		\$50,497 26

STANDARD FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, March, 1859.]

WILLIAM CRIPPS, *President*.*Secretary*, W. M. ST. JOHN.*General Agent*, CHARLES E. GUILD, No. 51 Merchants' Exchange, Boston.

Assets of the Company, November 1, 1861:—

Brooklyn City bonds, (market value,) . . .	\$4,800 00	
Brooklyn Water Loan bonds, (market value,) . . .	9,700 00	
Central Park Improvement Fund stock, (market value,)	1,940 00	
N. Y. City Floating Debt Fund stock, . . .	9,700 00	
Cash on hand,	1,755 29	
Due from agents,	970 28	
Loaned on mortgage of real estate, . . .	173,500 00	
Loaned on collateral,	13,400 00	
Accrued interest, but not due,	5,622 93	
Interest due and uncollected,	52 50	
	<hr/>	\$221,441 00

Liabilities:—

Losses reported, upon which the liability of the Company is not determined,	\$500 00	
Re-insurance at 50 per cent.,	14,150 90	
	<hr/>	14,650 90
		<hr/>
		\$206,790 10
Deduct paid-up capital,		200,000 00
		<hr/>
Balance of surplus,		\$6,790 10

THAMES FIRE INSURANCE COMPANY, NORWICH, CONN.

[Incorporated, 1859.]

AMOS W. PRENTICE, *President*.*Secretary*, OLIVER P. RICE.*General Agent*, R. W. HOLMAN, No. 17 Kilby Street, Boston.

United States stocks owned by the Company:—

	Par value.	Market value.
United States 12 per cent. treasury notes,	\$2,000	\$2,000
United States $7\frac{3}{10}$ per cent. treasury notes,	3,700	3,700
	<hr/>	<hr/>
	\$5,700	\$5,700

Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Merchants' Bank, New York,	\$50	\$5,000	\$45	\$4,500
50 " Continental Bank, "	100	5,000	75	3,750
250 " Phenix Bank, New York,	20	5,000	18	4,500
50 " Hanover Bank, "	100	5,000	69	3,450
80 " Bank of Commerce, .	100	8,000	82½	6,600
		<u>\$28,000</u>		<u>\$22,800</u>

Assets of the Company, November 1, 1861 :—

United States stocks, (market value,) . . .	\$5,700 00	
Bank Stocks, (market value,) . . .	22,800 00	
Cash on hand,	3,264 50	
Accrued interest,	2,880 00	
Due from agents,	3,248 85	
Loaned on mortgage of real estate, . . .	70,150 00	
Loaned on collateral,	10,640 00	
Other investments,	2,880 81	
	<u></u>	\$121,564 16

Liabilities :—

Losses claimed and unpaid,	\$3,521 28	
Other claims,	100 00	
Re-insurance at 50 per cent.,	10,183 96	
	<u></u>	13,805 24
		<u>\$107,758 92</u>

Paid-up capital,	\$111,420 00
Net assets,	107,758 92
	<u></u>
Balance against the Company, . . .	\$3,661 08

UNITY FIRE INSURANCE ASSOCIATION, LONDON, ENGLAND.

[Incorporated, May, 1852.]

THOMAS VAUGHAN, *Chairman.**Manager,* CORNELIUS WALFORD.*General Agent,* FARNHAM PLUMMER, No. 40 State Street, Boston.

United States Stocks owned by the Company :—

	Par value.	Market value.
U. S. stocks, 6 per cent., 1862, . . .	\$10,000	\$9,650
State Stocks :—		
New York State stock, 5 per cent., 1874,	\$82,000	\$75,030
New York State stock, 6 per cent., 1873,	21,000	21,210
New York State stock, 6 per cent., 1865,	7,500	7,500
New York State stock, 6 per cent., 1872,	4,000	4,040
New York State stock, 6 per cent., 1862,	1,000	1,000
	<u>\$115,500</u>	<u>\$108,780</u>

Assets of the Company, December 31, 1860:—

United States stocks, (market value,) . . .	\$9,650 00	
State stocks, (market value,) . . .	108,780 00	
New York City stocks, (market value,) . . .	25,000 00	
Government of Canada 5 per cent. bonds, . . .	50,000 00	
Real estate,	56,764 06	
Cash on hand,	43,317 56	
Due from agents,	147,142 82	
Loaned on mortgage of real estate, . . .	22,630 19	
Other investments,	17,965 86	
	<hr/>	\$481,250 49

Liabilities:—

Losses reported, upon which the liability of the Company is not determined, . . .	\$66,887 26	
Other claims, including Government duty and Valparaiso loss,	226,071 84	
Re-insurance at 50 per cent.,	53,685 61	
	<hr/>	346,644 71
		<hr/>
		\$134,605 78

Paid-up capital, . . . \$920,744 90

Net assets, . . . 134,605 78

Balance against the Company, \$786,139 12

UNITED STATES BRANCH OF THE UNITY FIRE INSURANCE ASSOCIATION.

GEORGE ADLARD, *Manager, No. 58 Wall Street, New York.*

The following statement shows the condition of the United States Branch alone.

Assets of the United States Branch, November 1, 1861:—

United States stocks, (market value,) . . .	\$9,650 00	
N. Y. State 6 per cent. stock, (market value,) . . .	33,750 00	
N. Y. State 5 per cent. stock, (market value,) . . .	75,030 00	
N. Y. City 6 per cent. stock, (market value,) . . .	25,000 00	
Cash on hand,	8,976 47	
Due from agents,	10,607 85	
Loaned on collateral,	15,000 00	
Other investments,	37,712 68	
	<hr/>	\$215,727 00

Liabilities:—

Losses due and unpaid,	\$1,703 81	
Other claims,	2,222 40	
Re-insurance at 50 per cent.,	31,121 58	
	<hr/>	35,047 79
		<hr/>
		\$180,679 21
Deduct amount of capital in hands of Trustees,	150,500 00	
	<hr/>	
Balance of surplus,		\$30,179 21

PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY
OF NORTH AMERICA, PHILADELPHIA, PA.

[Incorporated, 1794.]

ARTHUR G. COFFIN, *President.*

Secretary, CHARLES PLATT.

General Agent, JOSEPH F. HOVEY, 6½ *Merchants' Exchange, Boston.*

United States Stocks owned by the Company:—

	Par value.	Market value.
United States 7 per cent. loan, . . .	\$25,000	\$25,000

State Stocks:—

Pennsylvania 5 per cent. loan, . . .	\$100,000	\$80,000
Pennsylvania 6 per cent. loan, . . .	20,000	20,000
	<hr/>	<hr/>
	\$120,000	\$100,000

Bank Stocks:—

100 shares Philadelphia Bank, . . .	\$10,000	\$9,000
-------------------------------------	----------	---------

Railroad Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares Philadelphia, Germantown, and Norristown Railroad, \$50	\$50	\$10,000	\$43	\$8,600
100 " North Pennsylvania R. R., . 50	50	5,000	8	800
		<hr/>		<hr/>
		\$15,000		\$9,400

Railroad Bonds:—

Delaware R. R. Co., and Camden and Amboy Railroad Co.,	\$31,000	\$24,800
North Pennsylvania Railroad Co., . . .	40,000	22,000
Pennsylvania Railroad Co.,	20,000	20,000
Delaware R. R. Co., mortgage loan, (guarantied,) . . .	10,000	8,500
Philadelphia, Wilmington and Baltimore R. R., . . .	10,000	9,000
	<hr/>	<hr/>
	\$111,000	\$84,300

Assets of the Company, January 8, 1862:—

United States stocks, (market value,) . . .	\$25,000 00
State stocks, (market value,)	100,000 00
Bank stocks, (market value,)	9,000 00
Railroad stocks, (market value,)	9,400 00
Railroad bonds, (market value,)	84,300 00
Real estate,	22,000 00
Cash on hand,	119,538 15
Loaned on mortgage of real estate, . . .	410,800 00
Loaned on collateral,	37,800 00
Other investments,	249,108 27
Premium notes on risks terminated, . . .	128,731 26
Premium notes on risks not terminated, . .	122,927 66
<i>Amount carried forward,</i>	<hr/> \$1,318,605 34

<i>Amount of Assets brought forward,</i>						\$1,318,605 34
Liabilities:—						
Losses reported, upon which the liability of the						
Company is not determined,	.	.	.	.		\$24,600 00
Other claims, .	.	.	.	.	.	2,000 00
Re-insurance at 50 per cent.,.	.	.	.	.		103,260 00
						<hr/>
						129,860 00
						<hr/>
						\$1,188,745 34
Deduct paid-up capital, .	.	.	.	.	.	500,000 00
						<hr/>
Balance of surplus, .	.	.	.	.	.	\$688,745 34

FIRE AND FIRE AND MARINE
(FOREIGN)
INSURANCE COMPANIES

AUTHORIZED TO DO BUSINESS IN THIS STATE, WITH THE AGENTS
ACTING FOR THE SAME, AND THE AMOUNT OF BUSINESS DONE
BY EACH FOR THE YEAR ENDING OCTOBER 31, 1861.

In the following Tables are given the Names and Location of all Foreign Fire, and Fire and Marine Insurance Companies which have complied with our laws and are therefore authorized to do business in this State, together with the Names and Residences of all Agents legally acting for such Companies.

As a means of protection against the impositions of fraudulent Companies and Agents, the Commissioners deem it proper to advise that parties solicited to insure in Foreign Companies, *should refer to this list, and decline to enter into any engagements with parties not herein named.*

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Atlantic Fire and Marine,	Providence, R. I.,	Reed & Hastings,	Boston, .	\$1,080,793 00	\$9,439 39	\$188 79
		Edward Burnham,	Gloucester, .	14,100 00	79 60	1 59
		R. E. Ladd,	Springfield,	56,607 00	550 66	11 00
		John H. Nichols,	Salem, .	129,750 00	736 85	14 73
		D. S. Swan,	Lawrence,	38,265 00	335 25	6 70
		S. W. Trowbridge,	Brighton, .	76,484 00	856 30	17 13
		Philip E. Hill,	Taunton, .	49,250 00	600 00	12 00
		John P. Slade,	Fall River,	64,456 00	637 75	12 75
		Jos. S. Tillinghast,	New Bedford,	- -	-	-
				\$1,509,705 00	\$13,235 80	\$264 69
Ætna Fire,	Hartford, Ct.,	Farnham Plummer,	Boston, .	\$1,324,425 00	\$10,198 64	-
		A. H. Bullock,	Worcester,	979,723 00	12,799 18	-
		E. C. Robinson,	Monson, .	102,400 00	1,381 78	-
		George Ripley,	Lowell, .	307,400 00	3,685 47	-
		Samuel J. Lyons,	Greenfield,	230,125 00	2,641 34	-
		R. E. Ladd,	Springfield,	566,956 00	6,263 32	-
		Thayer & Peck,	Northampton,	70,600 00	542 78	-
		A. P. Rand,	Westfield,	59,075 00	683 04	-
		J. H. Nichols,	Salem, .	344,100 00	2,569 98	-
		Sydney Williams,	Taunton, .	407,787 00	4,141 16	-

Etna Fire, . . .	Hartford, Ct., . . .	{ Walter Goodell, . Joseph S. Tillinghast, . H. L. Daves, . .	Haverhill, New Bedford, North Adams, .	\$301,900 00 213,261 00 69,000 00	\$2,237 82 1,612 56 1,207 04	- - -
Atlantic,* . . .	Brooklyn, N. Y., .	Apthorp & Bachelder, .	- - -	\$4,976,752 00	\$49,964 11	-
American Exchange Fire, .	New York, . . .	{ Kent & Parsons, . Samuel H. Colton, .	Boston, . Worcester, .	221,007 00 37,150 00	1,637 06 408 33	\$32 74 8 17
Arctic Fire, . . .	New York, . . .	Arthur W. Hobart, .	Boston, .	\$258,157 00	\$2,045 39	\$40 91
Charter Oak Fire and Mar.,	Hartford, Ct., .	{ Kent & Parsons, . James G. Allen, . William Elliot, . Daniel Upton, . George W. Bean, . S. A. Howland, . R. E. Ladd, . Thayer & Peck, . John P. Slade, . H. Van Campen, . Walter Goodell, . Wooster Smith, .	Boston, . Palmer, . Greenfield, . Adams, . Lowell, . Worcester, . Springfield, . Northampton, . Fall River, . New Bedford, . Haverhill, . Newburyport, .	702,488 00 15,975 00 22,800 00 4,500 00 50,125 00 30,333 00 76,225 00 2,000 00 66,018 00 126,200 00 29,100 00 2,000 00	6,969 11 230 00 295 30 53 75 609 83 386 25 842 13 12 50 618 09 1,403 57 190 50 14 00	- - - - - - - - - - - -
				\$1,127,764 00	\$11,625 03	-

* Admitted to do business in Massachusetts October 29, 1860.

Names and Location, &c.—Continued.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
City Fire,	Hartford, Ct.,	Kent & Parsons,	Boston,	\$796,172 00	\$6,267 15	-
		William Elliot,	Greenfield,	10,700 00	134 50	-
		Orrin Jones,	Westfield,	52,850 00	577 22	-
		John H. Derby,	Salem,	69,450 00	389 93	-
		R. E. Ladd,	Springfield,	227,524 00	2,360 35	-
		Thayer & Peck,	Northampton,	29,150 00	255 75	-
		John P. Slade,	Fall River,	78,822 00	772 23	-
		James Cook,	Lowell,	20,549 00	207 49	-
		S. D. Davenport,	Hopkinton,	14,750 00	122 00	-
		H. Van Campen,	New Bedford,	141,450 00	1,377 58	-
		Samuel H. Colton,	Worcester,	21,450 00	236 69	-
		D. S. Swan,	Lawrence,	11,291 00	123 13	-
				\$1,474,158 00	\$12,824 02	-
Connecticut Fire,	Hartford, Ct.,	Arthur Merrill,	Boston,	444,461 00	4,342 72	-
City Fire, .	New Haven, Ct.,	Cowles, Brown & Co.,	Boston,	641,128 50	4,359 66	-
		H. A. Bridgman,	Amherst,	14,250 00	189 56	-
		Daniel Upton,	Adams,	34,850 00	501 50	-
		L. P. De Land,	N. Brookfield,	2,300 00	30 00	-
		Jeremiah S. Folsom,	Lowell,	22,700 00	298 25	-
		W. Faulkner,	Grafton,	13,600 00	83 48	-
		Leander Holbrook,	Milford,	14,300 00	71 89	-
		Robert G. Marsh,	Holyoke,	320,757 00	332 50	-
		Charles W. Rice,	Springfield,	102,529 00	901 90	-
		Stephen Taylor,	Fitchburg,	14,000 00	117 23	-

City Fire, (continued),	New Haven, Ct.,	D. W. Webster,†	Haverhill, .	\$103,480 00	\$663 51	-
		Hale Remington, .	Fall River, .	67,100 00	649 33	-
		Edwin Woods, .	Barre, .	1,000 00	22 50	-
		A. C. Chadwick, .	Lawrence, .	24,220 00	206 06	-
		William P. Hood, .	Somerset, .	10,955 00	122 55	-
		G. Wingate Chase, .	Haverhill, .	12,800 00	85 50	-
		Samuel H. Colton, .	Worcester, .	68,625 00	669 00	-
		J. S. Tillinghast, .	New Bedford, .	177,000 00	1,437 13	-
		William Lincoln, .	Warren, .	64,180 00	676 80	-
		Philip E. Hill, .	Taunton, .	103,225 00	1,381 39	-
Commerce Fire, .	New York, .	George W. Hobbs, .	Uxbridge, .	1,500 00	20 00	-
		Samuel E. Howe, .	Pittsfield, .	62,087 00	682 21	-
		John H. Nichols, .	Salem, .	98,900 00	783 13	-
		Benjamin F. Winslow,†	Fall River, .	-	-	-
				\$1,975,486 50	\$14,285 08	-
		T. F. Holden,†	Boston, .	71,350 00	231 31	\$4 62
		A. L. Wood,†	Boston, .	-	-	-
				532,931 00	2,747 08	54 94
		Arthur Merrill, .	Boston, .	13,500 00	188 75	3 77
		A. G. Hurlburt, .	Lee, .	-	-	-
Columbia Fire,*	New York, .			\$546,431 00	\$2,935 83	\$58 71
		James T. Phelps, .	Boston, .	16,100 00	135 65	2 71
				1,665,000 00	2,630 98	78 93
		W. V. Hutchings, .	Boston, .	-	-	-
				1,389,960 00	8,434 29	168 68
		Dobson & Jordan, .	Boston, .	-	-	-
				-	-	-
				-	-	-
				-	-	-
				-	-	-
Delaware Mutual Safety, .	Philadelphia, Pa.,			-	-	-
				-	-	-
				-	-	-
				-	-	-
				-	-	-
				-	-	-
				-	-	-
				-	-	-
				-	-	-
				-	-	-
Fulton Fire, .	New York, .			-	-	-
				-	-	-
				-	-	-
				-	-	-
				-	-	-
				-	-	-
				-	-	-
				-	-	-
				-	-	-
				-	-	-

* Admitted to do business in Massachusetts October 10, 1861.

† Agency surrendered.

‡ Commenced business since November 1, 1861.

Names and Location, &c.—Continued.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Germania Fire, . . .	New York, {	F. F. Holden, . A. L. Wood,* .	Boston, . . Boston, . .	\$135,850 00 —	\$446 83 —	\$8 93 —
Goodhue Fire, . . .	New York, {	W. V. Hutchings, . E. S. Skinner, .	Boston, . . Lee, . .	469,877 00 19,900 00	1,296 93 329 12	25 93 6 58
				\$489,777 00	\$1,626 05	\$32 51
		Reed & Hastings, . James G. Allen, . S. A. Child & Co., . Jeremiah S. Folsom, Leander Holbrook, . Robert G. Marsh, . John H. Derby, . A. P. Rand, . Charles W. Rice, . S. A. Stacy, . . B. F. Carter, . . Freeman P. Howland, E. D. Whitaker, . Walter Goodell, . H. Van Campen, . Samuel H. Colton, . Augustine Burt, .	Boston, . . Palmer, . . Fitchburg, Lowell, . . Milford, . . Holyoke, . . Salem, . . Westfield, . . Springfield, Gloucester, Newburyport, Abington, . . North Adams, Haverhill, . . New Bedford, Worcester, Springfield, .	577,704 00 14,550 00 25,130 00 17,600 00 52,275 00 17,200 00 59,600 00 40,450 00 16,600 00 181,211 00 19,615 00 30,150 00 11,386 00 2,700 00 38,000 00 104,675 00 14,375 00	6,514 40 203 63 398 44 346 25 490 90 157 75 538 33 394 75 179 60 888 49 243 98 243 19 172 29 22 25 438 16 1,741 45 177 80	— — — — — — — — — — — — — — — — —
Home, . . .	New Haven, Ct., }					

Home, (continued.)	New Haven, Ct.,	William S. Danforth,	Plymouth,	\$7,500 00	\$92 50	-
		S. W. Trowbridge,	Brighton,	70,496 00	995 25	-
		G. W. Hill,	Taunton,	10,425 00	68 50	-
		William Lincoln,	Warren,	21,250 00	282 44	-
		Joseph S. Tillinghast,	New Bedford,	54,350 00	499 38	-
		Thomas Twining,	Gt. Barrington,	2,400 00	29 50	-
		John P. Slade,	Fall River,	91,340 00	933 21	-
				\$1,480,982 00	\$16,052 44	-
Home,	New York,	Dobson & Jordan,	Boston,	2,206,098 00	13,081 21	\$261 62
		James G. Allen,	Palmer,	9,260 00	106 13	2 13
		E. B. Gillett,	Westfield,	130,000 00	1,045 91	20 91
		Robert G. Marsh,	Holyoke,	6,800 00	65 00	1 30
		Samuel J. Lyons,	Greenfield,	63,900 00	681 31	13 62
		R. E. Ladd,	Springfield,	101,067 00	1,215 14	24 30
		Thayer & Peck,	Northampton,	80,050 00	597 11	11 94
		John P. Woodbury,	Lynn,	202,760 00	1,971 80	39 44
		Samuel E. Howe,	Pittsfield,	139,239 00	1,308 90	26 17
		B. F. Carter,	Newburyport,	76,050 00	589 47	11 79
		H. L. Dawes,	North Adams,	80,000 00	1,166 49	23 32
		Walter Goodell,	Haverhill,	80,900 00	497 75	9 95
		Joseph S. Tillinghast,	New Bedford,	15,000 00	135 00	2 70
		Charles Mason,	Fitchburg,	3,200 00	54 00	1 08
		John T. Hall,	Plymouth,	43,483 00	531 19	10 62
		J. H. Nichols,	Salem,	332,960 00	2,189 99	43 80
		Philip E. Hill,	Taunton,	16,450 00	326 00	6 52
		J. W. Daniels,	Lowell,	113,400 00	1,368 92	27 38

* Commenced business since November 1, 1861.

Names and Location, &c.—Continued.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Home, (continued), . . .	New York, . . .	{ John P. Slade, . . . A. H. Bullock,* . . .	{ Fall River, . . . Worcester, . . .	{ \$60,700 00 — —	{ \$527 45 — —	{ \$10 55 — —
Hope, . . .	Providence, R. I., {	{ J. H. Ward & Co., . . . Samuel E. Howe, . . . John D. Washburn, . . . George G. Parker,† . . .	{ Boston, . . . Pittsfield, . . . Worcester, . . . Milford, . . .	{ \$3,761,317 00 333,820 00 69,650 00 58,300 00 — —	{ \$27,458 77 3,595 35 648 49 563 50 — —	{ \$549 14 71 91 12 97 11 27 — —
Humboldt Fire, . . .	New York, . . .	Dobson & Jordan, . . .	Boston, . . .	\$461,770 00 561,131 00	\$4,807 34 4,029 61	\$96 15 80 58
Hanover Fire, . . .	New York, . . .	{ T. F. Holden,† . . . A. L. Wood,† . . .	{ Boston, . . . Boston, . . .	{ 138,850 00 — —	{ 474 79 — —	{ 9 49 — —
Howard, . . .	New York, . . .	Arthur W. Hobart, . . .	Boston, . . .	452,300 00	2,059 77	41 20
Hartford Fire, . . .	Hartford, Ct., . . .	{ Farnham Plummer, . . . E. C. Robinson, . . . George Ripley, . . . John H. Derby, . . . W. F. Johnson, . . . Samuel J. Lyons, . . . R. E. Ladd, . . . Abel Thurston, . . .	{ Boston, . . . Monson, . . . Lowell, . . . Salem, . . . Lynn, . . . Greenfield, . . . Springfield, . . . Fitchburg, . . .	{ 1,146,000 00 73,500 00 189,489 00 259,770 00 7,400 00 40,100 00 149,392 00 9,000 00	{ 6,839 57 988 12 2,435 41 1,452 93 101 75 440 19 1,662 89 90 00	{ — — — — — — — — — — — — — — — —

Hartford Fire, (continued,)	Hartford, Ct.,	{ Thayer & Peck, . Benjamin F. Carter, . Walter Goodell, . Nathaniel G. White, . A. H. Bullock, . Philip E. Hill, . Joseph S. Tillinghast, . }	Northampton, . Newburyport, . Haverhill, . Lawrence, . Worcester, . Taunton, . New Bedford, .	\$52,625 00 16,550 00 99,850 00 42,350 00 330,223 00 81,500 00 167,656 00	\$553 25 176 43 672 80 319 87 4,404 12 798 00 1,657 56	- - - - - - -
Irving Fire, . . .	New York, .	Dobson & Jordan, .	Boston, .	272,850 00	\$22,592 89	-
Indemnity, . . .	New York, .	Arthur W. Hobart, .	Boston, .	107,650 00	2,199 46	\$43 98
Lorillard Fire, . . .	New York, .	William S. Thacher, .	Boston, .	792,755 00	573 75	11 48
Lamar Fire, . . .	New York, .	{ Dobson & Jordan, . A. G. Hurlburt, . }	{ Boston, . Lee, . }	{ 125,550 00 10,500 00 }	{ 1,663 12 186 25 }	{ 33 20 3 72 }
Liverpool and London Fire and Life, . . .	London, Eng., .	{ George W. Gordon, . Lawrence Grinnell, . }	{ Boston, . New Bedford, . }	{ \$136,050 00 4,080,914 00 216,400 00 }	{ \$1,849 37 29,577 71 2,090 91 }	{ \$36 92 295 78 20 90 }
LaFayette Fire, . . .	Brooklyn, N. Y., {	{ Cowles, Brown & Co., . D. W. Webster, . }	{ Boston, . Haverhill, . }	{ \$4,297,314 00 113,885 00 15,940 00 }	{ \$31,668 62 960 79 133 92 }	{ \$316 68 19 20 2 68 }
				\$129,825 00	\$1,094 71	\$21 88

* Done no business for this Company the past year.

† Commenced business since November 1, 1860.

‡ Agency surrendered.

Names and Location, &c.—Continued.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Market Fire, . . .	New York, . .	William S. Thacher, . .	Boston, . .	\$1,296,878 00	\$2,860 29	\$57 20
Merchants', . . .	Hartford, Ct., . .	John S. Blatchford, . .	Boston, . .	321,572 00	3,151 97	—
		Dobson & Jordan, . .	Boston, . .	234,572 00	1,503 59	—
		John P. Slade, . .	Fall River, . .	82,745 00	700 00	—
		Nathaniel K. Allen, . .	Salem, . .	28,890 00	239 96	—
		Joseph S. Tillinghast, . .	New Bedford, . .	89,600 00	688 61	—
		Walter Goodell, . .	Haverhill, . .	38,400 00	246 40	—
Manhattan Fire, . . .	New York, . .	Dobson & Jordan, . . Charles W. Rice, . .	Boston, . . Springfield, . .	\$795,779 00	\$6,530 53	—
				473,241 00	3,376 27	\$67 52
				26,310 00	299 23	5 98
Merchants' Fire and Marine,	Providence, R. I., {	R. W. Holman & Co., J. H. Ward & Co., . .	Boston, . . Boston, . .	\$499,551 00	\$3,675 50	\$73 50
				67,900 00	969 75	19 39
				57,950 00	836 45	16 73
Mercantile Fire, . . .	New York, . .	W. V. Hutchings, . .	Boston, . .	\$125,850 00	\$1,806 20	\$36 12
				793,037 00	1,877 03	37 54
				986,481 00	7,906 78	158 13
Northern, . . .	London, . .	Oliver Brewster, . .	Boston, . .	420,828 00	3,015 51	30 16

Northern, (continued,)	London, .	{	Davies & Porter, Edwin Skinner,* H. A. Norris & Co.,*	North Adams, Lee, . Boston, .	\$24,500 00	\$346 75	\$6 93
					—	—	—
					—	—	—
					\$3,302 26	\$37 09	
New England Fire and Marine, . . . }	Hartford, Ct.,	{	A. H. Bullock, .	Worcester, .	143,123 00	2,323 48	—
			Lorenzo Burge, .	Boston, .	452,886 00	5,629 36	—
			S. A. Child & Co., .	Fitchburg, .	30,950 00	624 35	—
			George W. Bean, .	Lowell, .	26,175 00	339 09	—
			Orrin Jones, .	Westfield, .	31,950 00	424 12	—
			George Ripley, .	Lowell, .	58,711 00	688 12	—
			John H. Derby, .	Salem, .	36,750 00	374 03	—
			Thayer & Peck, .	Northampton, .	19,175 00	259 88	—
			E. D. Whitaker, .	North Adams, .	5,270 00	65 70	—
			Walter Goodell, .	Haverhill, .	20,734 00	133 50	—
			Sydney Williams, .	Taunton, .	121,600 00	1,089 75	—
			Jos. S. Tillinghast, .	New Bedford, .	81,200 00	862 50	—
			John P. Slade, .	Fall River, .	97,396 00	933 07	—
			S. A. Williams,* .	Taunton, .	—	—	—
					\$1,125,920 00	\$13,741 95	—
North American Fire, .	New York, .	{	Dobson & Jordan, .	Boston, .	1,521,005 00	9,217 49	\$184 34
North American Fire, .	Hartford, Ct.,	{	Reed & Hastings, .	Boston, .	886,124 00	7,970 74	—
			George Ripley, .	Lowell, .	54,550 00	764 79	—
			Charles W. Rice, .	Springfield, .	19,883 00	244 50	—
			A. G. Hurlburt, .	Lee, .	4,000 00	40 00	—
			John P. Slade, .	Fall River, .	63,459 00	520 52	—

* Commenced business since November 1, 1860.

Names and Location, &c.—Continued.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
N. American Fire, (Con.)	Hartford, Ct.,	{ Geo. W. Hill, Jos. S. Tillinghast, A. H. Bullock,	Taunton, New Bedford, Worcester,	\$24,035 00	\$250 57	-
				94,262 00	1,007 45	-
				130,073 00	2,093 07	-
Norwich Fire, . . .	Norwich, Ct.,	{ J. H. Ward & Co., C. R. Ladd, D. W. Webster, William Lincoln, A. C. Chadwick, Samuel H. Colton, Jos. S. Tillinghast, John P. Slade,	Boston, Springfield, Haverhill, Warren, Lawrence, Worcester, New Bedford, Fall River,	\$1,276,386 00	\$12,891 64	-
				330,142 00	3,041 22	-
				58,084 00	802 94	-
				71,525 00	545 50	-
				29,800 00	330 25	-
				51,723 00	591 54	-
				63,800 00	951 76	-
Niagara Fire, . . .	New York,	{ Arthur W. Hobart, John H. Nichols,	Boston, Salem,	\$750,114 00	\$7,692 33	-
				253,150 00	895 62	\$17 91
				119,800 00	482 03	9 64
Phenix Fire, . . .	Hartford, Ct.,	{ Lorenzo Burge, E. C. Robinson, Walter Goodell, Sydney Williams, H. Van Campen,	Boston, Monson, Haverhill, Taunton, New Bedford,	\$372,950 00	\$1,377 65	\$27 55
				411,307 00	4,199 26	-
				10,000 00	218 75	-
				62,700 00	333 50	-
				86,265 00	865 32	-
				5,000 00	18 75	-

Phenix Fire, (continued,)	Hartford, Ct., {	William S. Danforth, J. W. Daniels, .	Plymouth, . Lowell, .	\$31,475 00 57,250 00	\$250 56 784 40	- -
Providence Washington, .	Providence, R. I., {	J. H. Ward & Co., . Charles W. Rice, . Charles L. Putnam, . A. H. Bullock, . Jos. S. Tillinghast,*	Boston, . Springfield, . Worcester, . Worcester, . New Bedford, .	\$663,997 00 614,647 00 68,267 00 47,146 00 701,650 00 - -	\$6,670 54 6,702 44 831 93 548 91 8,279 29 -	- \$134 05 16 69 10 98 165 59 -
Park Fire,	New York, .	Whitney & Stephens,	Boston, .	\$1,431,710 00 221,600 00	\$16,365 57 1,774 00	\$327 31 35 48
Phenix Fire,	Brooklyn, N. Y., {	Arthur W. Hobart, . A. G. Hurlburt, .	Boston, . Lee, .	510,870 00 22,750 00	3,839 28 388 75	76 78 7 77
Resolute Fire,	New York, .	William S. Thacher,	Boston, .	\$533,620 00 565,212 00	\$4,228 03 1,636 71	\$84 55 32 74
Royal,	Liverpool, Eng., .	Stephen Higginson,	Boston, .	6,383,424 00	34,139 66	341 39
Roger Williams,	Providence, R. I., {	J. H. Ward & Co., . William P. Hood, .	Boston, . Somerset, .	151,136 00 8,200 00	2,448 78 53 75	48 98 1 07
				\$159,336 00	\$2,502 53	\$50 05

* Commenced business since November 1, 1860.

† Agency surrendered.

Names and Location, &c.—Continued.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Security Fire, . . .	New York,	Dobson & Jordan, . . .	Boston, . . .	\$2,989,735 00	\$10,393 44	\$207 86
		Samuel H. Colton, . . .	Worcester, . . .	27,875 00	308 88	6 17
		A. G. Hurlburt, . . .	Lee, . . .	5,500 00	55 00	1 10
		Jos. S. Tillinghast, . . .	New Bedford, . . .	28,500 00	111 63	2 23
Standard, . . .	New York,	Charles E. Guild, . . . A. G. Hurlburt, . . .	Boston, . . . Lee, . . .	\$3,051,610 00	\$10,868 97	\$217 36
				616,650 00	1,410 67	28 21
				4,000 00	100 00	2 00
				\$620,650 00	\$1,510 67	\$30 21
Thames Fire, . . .	Norwich, Ct.,	William F. Ellis, . . .	Ashland, . . .	5,533 00	49 08	-
		J. F. Hitchcock,* . . .	Warren, . . .	-	-	-
		Henry L. Parker, . . .	Hopkinton, . . .	400 00	4 40	-
		William Elliot, . . .	Greenfield, . . .	5,000 00	50 00	-
		W. B. C. Pearsons, . . .	Holyoke, . . .	600 00	7 50	-
		George S. Rawson,* . . .	Feltonville, . . .	-	-	-
		H. B. Stevens, . . .	Westfield, . . .	7,645 00	95 83	-
		Henry F. Brown,* . . .	Brimfield, . . .	-	-	-
		George G. Parker, . . .	Milford, . . .	1,800 00	21 00	-
		L. W. Puffer, . . .	N. Bridgewater, . . .	15,075 00	155 57	-
		Jos. S. Tillinghast, . . .	New Bedford, . . .	62,385 00	714 26	-
		S. W. Trowbridge, . . .	Brighton, . . .	95,025 00	1,308 77	-
		Walter Goodell, . . .	Haverhill, . . .	4,550 00	43 37	-
		Charles R. Ladd, . . .	Springfield, . . .	6,000 00	52 50	-
		Andrew Whitney, . . .	Nantucket, . . .	6,450 00	51 50	-

Thames Fire, (continued,)	Norwich, Ct.,	{	B. F. Carter, . George Jennings, . Joseph N. Bacon, . William D. Joplin, . James Cook, . H. W. Billings, . William Archer, Jr., Gamaliel Collins,† Daniel Stearns,†	. . . . . . . . . .	Newburyport, . West Needham, Newton, . Lawrence, Lowell, . Conway, . Salem, . Palmer, . Fitchburg,	\$1,000 00 1,800 00 41,067 00 10,400 00 49,134 00 6,166 67 23,350 00 — —	\$16 25 16 50 602 09 137 45 471 37 88 88 259 63 — —	— — — — — — — — —
Unity Fire, . . .	London, Eng., . {	{	Farnham Plummer, Amos G. Hurlburt, .	. .	Boston, Lee, .	476,100 00 17,500 00	\$30 48 2 50	—
North America, Ins. Co. of,†	Philadelphia, Pa.,		Jos. F. Hovey,	. .	Boston,	\$493,600 00	\$32 98	—

* Made no returns.

† Commenced business since November 1, 1861.

† Commenced business in Massachusetts, December 16, 1861.

TOTALS.

Amounts Insured,	\$56,060,562 17
Premiums received,	402,654 09
State Tax paid thereon,	3,705 43

TAXES ON FOREIGN COMPANIES.

The Taxes paid by Agents of Foreign Insurance Companies are determined by section 70, chapter 58, of the General Statutes of Massachusetts, passed December 28, 1859.

STATES.	Fire and Marine.	Life.
Vermont,	No charge.	No charge.
Rhode Island,	2 per cent.	2 per cent.
Connecticut,	No charge.	No charge.
New York,	2 per cent.	No charge.
Maine,	No charge.	No charge.
Pennsylvania,	3 per cent.	1 per cent.
European Companies, . .	1 per cent.	1 per cent.

I N D E X.

	Page.		Page.
Abington Mutual, Abington, . . .	86, 115	Connecticut Fire, Hartford, . . .	168, 201
Ætna, Hartford, Connecticut, . .	164, 189	Continental Fire, New York, . . .	168, 202
Alliance, Boston,	62, 69		
American, Boston,	2, 17	Dedham Mutual, Dedham,	92, 126
American Exchange, New York, . .	164, 192	Delaware Mutual Safety, Philadelphia,	
Annisquam Mutual, Gloucester, . .	86, 115	Pennsylvania,	168, 203
Atlantic Fire and Marine, Providence,		Dorchester Fire, Dorchester, . . .	4, 26
Rhode Island,	164, 193	Dorchester Mutual, Dorchester, . .	92, 127
Atlantic Fire, Brooklyn,	164, 194		
Atlantic Mutual Fire and Marine, Prov-		Eagle Mutual, Boston,	92, 123
incetown,	62, 70	Eliot, Boston,	4, 27
Arkwright Mutual, Boston,	86, 116	Equitable Marine, Provincetown, . .	4, 28
Attleborough Mutual, Attleborough, .	86, 117	Equitable Safety, Boston,	64, 74
Arctic Fire, New York,	164, 192	Essex Mutual, Salem,	92, 129
Aggregate of Stock Companies, . . .	16		
Aggregate of Mutual Marine Companies,	68	Farmers' Mutual, Georgetown, . . .	94, 130
Aggregate of Mutual Fire Companies,	113	Firemen's, Boston,	6, 29
Aggregate of Foreign Stock Companies,	188	Fitchburg Mutual, Fitchburg, . . .	94, 130
		Franklin, Boston,	6, 30
Barnstable County Mutual, Yarmouth,	86, 117	Franklin Mutual, Greenfield, . . .	94, 131
Bay State, Worcester,	2, 19	Fulton, New York,	168, 205
Berkshire, Mutual Pittsfield, . . .	88, 118		
Beverly, Beverly,	2, 20	Germania Fire, New York,	168, 206
Boot and Shoe Manufacturers' Mutual,		Gloucester Marine, Gloucester, . . .	6, 32
Lynn,	88, 119	Gloucester Mutual Fishing, Gloucester,	64, 76
Boston, Boston,	2, 21	Goodhue Fire, New York,	170, 206
Boston Inland Mutual, Boston, . . .	62, 71	Groveland Mutual, Groveland, . . .	94, 132
Boston Manufacturers' Mutual, Boston,	88, 119		
Boylston Fire and Marine, Boston, . .	2, 23	Hampden Fire, Springfield,	6, 33
Bristol County Mutual, New Bedford,	88, 120	Hampshire Mutual, Northampton, . .	94, 132
		Hanover Fire, New York,	170, 207
Cambridge Mutual, Cambridgeport, . .	88, 121	Haverhill Mutual, Haverhill, . . .	96, 133
Charlestown Mutual, Charlestown, . .	90, 122	Hartford Fire, Hartford, Ct., . . .	170, 208
Charter Oak Fire and Marine, Hart-		Hingham and Cohasset Mutual Fish-	
ford, Connecticut,	166, 195	ing, Cohasset,	64, 77
Chelsea Mutual, Chelsea,	90, 122	Hingham Mutual, Hingham,	96, 134
China Mutual, Boston,	62, 72	Holliston Mutual, Holliston, . . .	96, 135
Citizens' Mutual, Brighton,	90, 123	Holyoke Mutual, Salem,	96, 136
City Fire, Boston,	4, 24	Home Fire, New York,	170, 212
City Fire, Hartford, Connecticut, . .	166, 198	Home Fire, Hew Haven,	170, 210
City Fire, New Haven, Connecticut, .	166, 196	Hope, Providence, R. I.,	172, 214
City Mutual, Roxbury,	90, 124	Housatonic Mutual, Stockbridge, . .	96, 138
Columbia, New York,	166, 200	Howard, Lowell,	6, 35
Cohasset Mutual, Cohasset,	90, 125	Howard, New York,	172, 214
Commerce Fire, New York,	166, 200	Humboldt, New York,	172, 216
Commercial Mutual Marine, New-Bed-			
ford,	62, 73	Indemnity, New York,	172, 216
Conway Fire, Boston,	4, 25	Irving, New York,	172, 217
Conway Mutual, Conway,	92, 125		

	Page.		Page.
Lafayette, Brooklyn, New York,	174, 218	People's Mutual, (Stock Department,) Worcester,	10, 48
Lamar, New York,	174, 218	People's Mutual, (Mutual Department,) Worcester,	102, 150
Liverpool and London Fire and Life, Liverpool, England,	174, 219	Phoenix, Brooklyn, New York,	180, 233
Lorillard, New York,	174, 220	Phoenix, Hartford, Connecticut,	182, 234
Lowell Mutual, Lowell,	93, 133	Plymouth County Mutual, Plymouth,	104, 151
Lynn Mechanics' Fire and Marine, Lynn,	8, 36	Prescott, Boston,	12, 49
Lynn Mutual,	98, 139	Providence Washington, Providence, Rhode Island,	182, 235
List of Agents,	246	Quincy Mutual, Quincy,	104, 152
Manhattan Fire, New York,	176, 221	Resolute Fire, New York,	182, 236
Manufacturers', Boston,	8, 37	Roger Williams, Providence, R. I.,	182, 237
Market Fire, New York,	176, 221	Royal, London,	184, 238
Marlborough Mutual, Marlborough,	93, 140	Salem Marine, Salem,	12, 50
Massachusetts Mutual, Boston,	98, 140	Salem Mutual, Salem,	104, 153
Massasoit, Springfield,	8, 38	Salisbury and Amesbury Mutual, Amesbury,	104, 154
Mechanics' Mutual, Boston,	98, 141	Saugus Mutual, Saugus,	106, 154
Merchants', Boston,	8, 39	Security Fire, New York,	184, 239
Merchants' and Farmers' Mutual, Worcester,	100, 143	Shoe and Leather Dealers' Fire and Marine, Boston,	12, 51
Merchants' Mutual Marine, Newburyport,	64, 77	South Danvers Mutual, South Danvers, Springfield Fire and Marine, Springfield,	106, 155
Merchants' Fire and Marine, Providence, Rhode Island,	176, 224	Standard Fire, New York,	184, 240
Merchants', Hartford,	176, 223	State Mutual, Boston,	106, 156
Mercantile Fire, New York,	176, 222	Suffolk Fire, Boston,	12, 54
Mercantile Marine, Boston,	8, 41	Taxes on Foreign Companies,	260
Merrimack Mutual, Andover,	100, 144	Thames Fire, Norwich, Connecticut,	186, 240
Metropolitan Fire, New York,	178, 225	Traders' and Mechanics', (Mutual Department,) Lowell,	108, 157
Middlesex, Mutual, Concord,	100, 144	Traders' and Mechanics', (Stock Department,) Lowell,	14, 55
Milford Mutual, Milford,	100, 145	Tri-Mountain Mutual, Boston,	106, 156
Mutual Fire, Springfield,	102, 143	United States, Boston,	14, 56
Mutual Marine, New Bedford,	66, 78	Union Mutual, Boston,	108, 158
Mutual Safety, South Reading,	100, 146	Union Mutual Marine, New Bedford,	66, 82
National, Boston,	10, 42	Unity, London, England,	186, 241
Neptune, Boston,	10, 43	Unity, (United States Branch,)	186, 242
Newburyport Mutual, Newburyport,	102, 148	Washington, Boston,	14, 57
New England Fire and Marine, Hartford, Connecticut,	178, 226	Westfield Mutual, Westfield,	110, 159
New England Mutual Marine, Boston,	66, 80	Westford Mutual, Westford,	108, 159
Niagara, New York,	178, 227	Western Massachusetts, Pittsfield,	14, 59
Norfolk Mutual, Dedham,	102, 149	West Newbury Mutual, West Newbury, Weymouth and Braintree Mutual, Weymouth,	108, 159
North America, Insurance Co. of,	243	Worcester Mutual, Worcester,	110, 161
North American, Boston,	10, 45	Worcester Manufacturers', Worcester,	110, 162
North American, New York,	178, 228		
North American, Hartford, Connecticut,	180, 229		
Northern Aberdeen and London,	180, 231		
Norwich Fire, Norwich, Connecticut,	180, 231		
Old Colony, Plymouth,	10, 46		
Pacific Mutual, New Bedford,	66, 82		
People's Equitable Mutual, Taunton,	102, 150		

E R R A T A .

Page 4, in "Dorchester Fire," opposite "amount of capital actually paid in" for "\$100,000" read "\$96,100." Page 14, the Note at bottom of page marked (II), should read "\$3,000, reported last year; \$3,331.88 judgment and costs of court on an old loss at Gerrish market."

Page 6, in "Hampden Fire," opposite "other investments," for "\$8,751.29," read "\$11,731.29;" Page 34, opposite "other investments," eleventh line from bottom, for "\$8,751.29," read "\$11,731.29," increasing the Net Assets of the Company to \$132,863.36.

Paid up Capital,	\$150,000 00
Net Assets,	132,863 36

Balance against the Company,	\$17,136 64
--	-------------

Page 12, in "Suffolk Fire," opposite "United State Stocks," for "\$15,120," read "\$25,120."

Page 81, in "New England Mutual Marine," to "Assets of the Company," add "other investments, \$50,324.77,"

Making the total amount of Assets,	\$1,188,860 36
Deduct Liabilities,	680,898 12

Balance of surplus,	\$507,962 24
-------------------------------	--------------

Page 106, in "South Danvers Mutual," opposite "Bank Stocks," add "\$21,296.66."

Page 180, in "Phoenix, Fire, Brooklyn," opposite "other investments," for "\$29,735.44," read "\$26,705.87."

Page 170, in "Home Fire, New York," opposite "Bank Stocks," for "\$51,850," read "\$58,600."

Page 174, in "Lafayette Fire, Brooklyn," take "52,911.29," opposite "other claims against the Company," and read opposite "Cash rec'd for premium on fire risks."



S E V E N T H

A N N U A L R E P O R T

OF THE

INSURANCE COMMISSIONERS,

OF THE

Commonwealth of Massachusetts,

J A N U A R Y 1, 1 8 6 2.

P a r t I I.

L I F E I N S U R A N C E.

B O S T O N :

WILLIAM WHITE, PRINTER TO THE STATE.

1 8 6 2.



SEVENTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONERS.

*To the Honorable Senate and House of Representatives, in
General Court assembled :*

In submitting the second part of their Seventh Annual Report, devoted to the subject of Life Insurance, the undersigned, Insurance Commissioners, feel that some further apology is due from them to the legislature, not only for the liberty they have taken of dividing the report into two parts, but for the delay in presenting this part. The division seemed not only a matter of economy of both money and time, as has already been explained, but absolutely necessary to the usefulness of the life insurance report. For by the last of January, while the most important part of the labor bestowed on the life insurance returns was still far from being complete, the calls at the office occasioned by the demand for the report on fire and marine insurance had become so frequent as seriously to interfere with its labors. Comparative quiet was restored by the supply of that demand.

In regard to the delay, so much beyond our own expectations and the period allowed by law, though not beyond the practice of our predecessors in office, we ask leave to say a few words in regard to the difficulty and importance of one of the duties first imposed upon this office by chapter 177 of the Acts of 1858, continued in force by chapter 58, section 10, of the General Statutes ; we mean the valuation of policies of insurance on life. Such valuation must rest entirely on two assumptions ; one as to the rate of mortality, and the other as to the rate of interest that may be expected to prevail in the future. The statute leaves the Commissioners entirely at liberty to select

their own standard of valuation as to both these assumptions. As the utility of the valuation depends on the correctness of the standard, we have felt it our duty, though it is not expressly enjoined by law, to embody in this Report all the light that can be obtained on this point from the mortuary experience of the companies doing business in this State, so far as it can be gathered from the returns of the last three years. The additional labor involved in this undertaking has been nearly if not quite equal to that of the valuation itself. The legislature will be able to judge whether its results are worth the delay of the Report, which is all that it will have cost the Commonwealth.

As to the ordinary labor of the annual valuation, it may be proper to remark, that it now requires some seventy thousand distinct arithmetical operations, and, after that, the footing of some ten thousand pretty tall columns of figures, to get at the aggregate results. Such is the liability to error, especially in the footings and combination of results in tabular form—which is always done under the urgency of a desire not to violate the statute, or abuse the forbearance of the legislature unnecessarily—that we have always presented these Reports with great diffidence, and had to suffer afterwards the mortification of seeing errors, which a little more opportunity of quiet revision might have eliminated. With the enlarged task of the present year, and the command of only a single room, where assistants have had to labor subject to the distraction of calls for conversation with the Commissioners, far more numerous than ever occurred before, we must bespeak in advance the pardon of the legislature, and of the insurance companies concerned, for the imperfection of our work and the errors that have doubtless escaped our attention. We attribute at least two weeks of the delay, as well as a considerable part of the probable inaccuracies, to the want of suitable office accommodations.

Yet, with all these misgivings, we are confident of the general correctness as well as utility of the results we have obtained. They are of the deepest significance as affecting the personal interests of thousands of people for the present and future, and the duty of those who are rightfully looked to to prevent the abuse of public confidence, not only by dishonest men, but by honest men unconsciously working dishonest schemes.

Life Insurance, in this country, is in its infancy. In England it dates back more than a century and a half, and was put on a scientific basis there just one hundred years ago. The number of life insurance companies in the United Kingdom exceeds one hundred and sixty, and the amount insured is supposed to exceed \$1,000,000,000. Besides the above number of companies, a London almanac for 1862 gives a list of fifty-two insurance companies, nearly all of which are in whole or in part life insurance companies, which are at present "winding up under the court of chancery." And at no time within the last twenty years, perhaps, has the English court of chancery been without a score of life insurance companies undergoing the slow and painful process of "winding up." The wreck of savings and of hopes involved in this always increasing and never-ending "winding up" could only be atoned for by immense blessings flowing from the sound offices. Indeed it became sufficiently apparent in Great Britain more than twenty years ago that life insurance, successful, popular and beneficent as it had proved itself to be, was also the most available, convenient and permanent *nidus* for rogues which civilization had ever presented. To our minds it seems probable that all the other thieves in England have not transferred so much value from other people's possession to their own, as has been dishonestly absorbed in the same time by the life insurance companies which have been wound up and are now winding up in chancery. The English Joint Stock Registration Act, passed in 1844, was mainly intended to cure this evil. It was found, however, to have the contrary effect. The rogues managed through it to obtain a sort of governmental endorsement, without making public their real character or that of their schemes. This caused the raising of a parliamentary committee in 1853 to consider specially the question of governmental supervision of life insurance. The committee sat twenty-two days, examined the most eminent actuaries and experts in the kingdom, and produced a blue-book, chiefly minutes of testimony, of about 470 folio pages. The result was so discouraging that nothing came of it and nothing was even recommended essentially different from what had already proved a failure. The plan of investigation or valuation of policies by government officers, which had been suggested,

was pronounced by the actuaries impracticable on account of the magnitude of the labor, as well as too intrusive to be tolerated by the old and powerful corporations. Subsequent attempts to establish a more effective government supervision have also failed, for reasons which may be seen in an interesting article on life insurance in the *Edinburgh Review* for January, 1859, and the robbery and demoralization are going on now as prosperously and rapidly as ever.

Had the legislative opponents of the Massachusetts Act of 1858 known of the existence of the blue-book above referred to, and its presence in this city, they would undoubtedly have defeated its passage with ease. This is perhaps one of the few cases in which the ignorance of legislators has been beneficial to the statute book and the people.

It is worth mentioning that the *Assurance Magazine*, the organ of the British Institute of Actuaries, the highest scientific authority on life insurance, has editorially noticed the Massachusetts legislation on life insurance with respect, and extracted largely from our last Report. What is perhaps still more indicative of English opinion in favor of this mode of public supervision, the weekly English journals devoted to the subject of insurance, which at first treated with considerable scorn our report on the International, a London office which was then, if not now, considered at home as standing respectably well, now hold up the example of the legislature of Massachusetts as one to be followed by the British Parliament. We refer to these favorable opinions as significant and valuable not merely because they come from the principal focus of civilization, across three thousand miles of water, but because they come from the chief experts in a country which has had more experience than any other of both the good and evil of life insurance. They would fain adopt, even at this advanced stage of the disease which infects the business with them, a system of supervision like our own, though it can perhaps be successfully applied only where life insurance is, as with us, still in its gristle and healthy.

Notwithstanding the violent disruption of political and social ties, and the suspension of amicable relations between the two great sections of the country, which characterized the year embraced in this Report, the business of life insurance advanced, though not so rapidly as during the previous year. The aggre-

gate amount insured by the nineteen companies doing business here was \$152,937,587 on the 1st November, 1861, against \$151,321,229 in 1860. Thus the new business has on the whole a little more than filled the chasm caused by the war, which at once swept away large numbers of Southern policies from the older companies. The values of these Southern policies were not wholly forfeited to the companies, many of the holders having taken care to surrender before hostilities commenced, and large amounts were paid by some of the companies even afterwards. The analysis of the risks of each company which follows, will show the progress of the business and the standing of the various companies. As in former years, we have classed the whole-life and temporary policies separately. The former are also arranged and aggregated according to the dates of their issue in each company, giving the net value of the outstanding policies issued by each, in each year of its existence, and the ratio of that value to the amount insured that year. In all but two cases, any reversionary additions which may have been made to the policies are valued with them. Additions returned this year by the State Mutual Life Insurance Company of Worcester, and by the Manhattan of New York, have been valued, and appear separately.

Some of the more recent organizations have expressed dissatisfaction with the synopsis of the standing of the companies which we have reported from year to year, because it has not given prominence to the element of guarantee capital. It has been no part of our design, in dealing with any of these companies, to conceal any feature adapted to inspire public confidence, any more than to allow them to conceal what should justly have the opposite effect. And we have endeavored to explain the function of capital, as well as the reason for large expenses and a small show of reserve from premiums, in the case of new companies. It would be very difficult, however, to frame a report, so expressing every thing in every paragraph and table, that sharp rivals should not be able to abuse each other by quoting some passages and neglecting others. In order to leave as little occasion for complaint on this score as possible, we this year present the results of our valuation compared with the assets, and receipts, and expenses of the year, in two forms: see tables marked [A.] and [B.]. Table [A.] is a synopsis of

the standing of the companies viewed as purely mutual, or answering the questions, What is the actual premium reserve after keeping the capital whole? and What are the expenses, including what is paid for capital beyond the interest received from it? This is designed to show the policy-holder where his interest lies, and to enable the public seeking insurance to judge between companies wholly mutual and stock companies returning to the policy-holder more or less of his surplus premium. Holders of guarantee stock cannot reasonably complain of this showing, unless they are willing to consider the capital as bound to keep the actual premium reserve equal to the computed; in other words, unless they consider the expenses as going, after exhausting the *loading*, to impair the capital, and that the capital is to continue impaired till such time as it can be made good from the loading or surplus of future premiums. But so far as we can understand those charters which authorize capital stock, whether or not called guarantee, they do not in any case allow the capital to be considered as impaired till expenses or losses, or both, have exhausted the whole of the premium fund and interest. Till that time, the capital stock is to receive full legal interest annually or semi-annually, and in many cases one or two per cent. more. We therefore think it just, in showing what the policy-holders, regarded simply as mutual insurers, have laid up, to exclude the entire capital. Viewing the matter in this light also, the interest or dividend paid on capital, beyond what is received from it, is as much an expense of management as any other. Hence, in giving the expenses of the year in table [A.], we have aimed to include the balance of outgo for the capital; and to make the ratio true to the business, considered as mutual insurance, we have aimed to exclude from both receipts and expenses the amount of interest received on the capital as an investment. If we have been frustrated in any case, it has been from want of clearness in the answers to questions 23 and 24 in schedule [D.], (see General Statutes, chap. 58,) which we think were intended to call forth this information.

In getting at the net assets in table [A.] our rule has been, as heretofore, not only to exclude capital, but all claims against the company, whether acknowledged by it or not; to change the returned value of securities whenever it differed on the 1st

November, 1861, from what we consider good authority for market value at that date, and to set aside a reserve for the present value of outstanding annuities bearing the same ratio to that value as the balance of the net assets would to the present value of the insurance policies.

In table [B.] we have given a synopsis embracing all the companies again, with a view to do full justice to the security afforded by capital. In this case the column of net assets is made to differ from that in table [A.] only by first adding the capital, which is given distinct in the next column, and then reserving for the present value of outstanding annuities on the principle above explained. The column of receipts of the year, in this table, includes all that was received for premiums and interest, and that of expenses only those returned as such by the company.

It is proper to mention that in table [A.] the ratio of actual to computed premium reserve placed against the Manhattan Company of New York, under the head of 1860, is different from and much lower than it was given last year. The ratio last year was made erroneous, first, by two misapprehensions of the meaning of the return, one of them slightly compensating the other ; second, by an unintentional and unaccountable inclusion of the capital with the net assets. In the present table we give the ratio as it would have stood last year but for these errors.

Whole-Life Policies of Nineteen Life Insurance Companies doing business in Massachusetts, outstanding November 1, 1861, arranged according to the years in which they were issued, each year ending November 1.

MASSACHUSETTS HOSPITAL.

Y E A R.	Number of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1830, . . .	1	\$2,000 00	\$1,044 64	52.23
1834, . . .	2	5,000 00	2,608 12	52.16
1835, . . .	1	5,000 00	1,737 45	34.75
1837, . . .	1	1,500 00	624 12	41.61
1838, . . .	1	3,000 00	990 37	33.01
1839, . . .	1	1,000 00	463 22	46.32
1840, . . .	1	2,000 00	1,066 73	53.33
1850, . . .	1	3,000 00	538 48	17.94
1852, . . .	1	500 00	63 11	12.62
1855, . . .	1	3,000 00	194 96	6.50

MASSACHUSETTS HOSPITAL—CONTINUED.

Y E A R.	Number of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1856, . . .	1	\$1,500 00	\$103 04	6.87
1857, . . .	1	3,000 00	189 56	6.32
1858, . . .	1	1,000 00	97 08	9.71
1859, . . .	2	5,000 00	271 22	5.42
Totals, . .	16	\$36,500 00	\$9,992 10	27.38

NEW ENGLAND MUTUAL.

1844, . . .	65	\$199,241 00	\$62,956 54	31.60
1845, . . .	93	261,500 00	80,695 88	30.86
1846, . . .	115	295,600 00	74,359 40	25.16
1847, . . .	121	295,645 00	72,069 98	24.38
1848, . . .	82	235,650 00	48,900 90	20.75
1849, . . .	115	277,600 00	60,049 80	21.63
1850, . . .	80	215,000 00	44,602 83	20.74
1851, . . .	95	248,900 00	40,300 92	16.19
1852, . . .	113	361,150 00	58,769 45	16.27
1853, . . .	113	339,938 00	44,166 94	12.99
1854, . . .	152	508,950 00	59,745 02	11.74
1855, . . .	209	772,700 00	81,395 94	10.53
1856, . . .	263	935,100 00	79,644 07	8.52
1857, . . .	218	819,600 00	61,348 39	7.48
1858, . . .	363	1,454,150 00	83,995 16	5.78
1859, . . .	585	2,062,100 00	87,414 27	4.24
1860, . . .	985	2,924,000 00	106,748 80	3.65
1861, . . .	754	2,239,450 00	44,129 53	1.97
Totals, . .	4,521	\$14,446,274 00	\$1,191,293 82	8.24

STATE MUTUAL.

1845, . . .	28	\$60,108 06	\$16,680 63	27.75
1846, . . .	93	167,868 00	45,104 95	26.87
1847, . . .	114	209,400 24	54,624 67	26.09
1848, . . .	130	226,558 39	49,901 15	22.03
1849, . . .	91	150,622 78	30,562 90	20.29
1850, . . .	56	103,016 78	20,223 44	19.63
1851, . . .	67	89,938 33	14,872 89	16.53
1852, . . .	77	108,947 75	16,760 19	15.38
1853, . . .	119	156,713 34	22,265 58	14.21
1854, . . .	52	83,458 41	10,257 65	12.29
1855, . . .	33	65,203 27	6,499 59	9.97
1856, . . .	56	93,262 31	8,365 86	8.97
1857, . . .	155	246,299 58	17,045 21	6.92
1858, . . .	93	148,070 89	8,309 96	5.59
1859, . . .	120	186,100 00	8,746 84	4.70

STATE MUTUAL—CONTINUED.

Y E A R.	Number of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1860, . . .	117	\$187,900 00	\$6,282 89	3.34
1861, . . .	140	197,922 81	3,483 58	3.27
Additions, . . .	—	87,227 35	38,396 28	44.02
Totals, . . .	1,541	\$2,568,618 29	\$378,384 26	14.73

BERKSHIRE.

1851, . . .	3	\$7,600 00	\$1,141 69	15.02
1852, . . .	16	28,050 00	3,967 63	14.14
1853, . . .	34	69,400 00	9,099 09	13.11
1854, . . .	101	210,800 00	24,702 73	11.71
1855, . . .	60	126,200 00	11,786 32	9.34
1856, . . .	137	324,850 00	29,011 69	8.93
1857, . . .	110	263,500 00	19,379 44	7.35
1858, . . .	78	159,200 00	10,001 33	6.28
1859, . . .	132	256,050 00	12,853 51	5.02
1860, . . .	190	366,650 00	12,002 03	3.27
1861, . . .	139	248,100 00	4,533 16	1.83
Totals, . . .	1,000	\$2,060,400 00	\$138,478 62	6.72

MASSACHUSETTS MUTUAL.

1851, . . .	16	\$19,100 00	\$3,381 19	17.70
1852, . . .	58	98,100 00	14,413 05	14.69
1853, . . .	31	55,300 00	6,710 73	12.13
1854, . . .	53	98,280 00	11,495 60	11.69
1855, . . .	102	206,100 00	20,299 02	9.85
1856, . . .	136	297,400 00	29,101 71	9.78
1857, . . .	132	317,100 00	25,723 79	8.11
1858, . . .	288	635,700 00	40,855 50	6.43
1859, . . .	529	1,135,500 00	50,378 36	4.45
1860, . . .	583	1,189,700 00	32,804 39	2.76
1861, . . .	567	1,205,750 00	21,914 49	1.82
Totals, . . .	2,495	\$5,258,030 00	\$257,077 83	4.89

MUTUAL LIFE, N. Y.

1843, . . .	105	\$456,874 98	\$161,272 18	35.30
1844, . . .	136	535,604 66	181,026 42	33.80
1845, . . .	289	1,040,307 11	324,642 05	31.21
1846, . . .	319	957,413 46	289,127 75	30.20
1847, . . .	395	1,311,473 49	375,369 16	28.48

MUTUAL LIFE—CONTINUED.

Y E A R.	Number of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1848, . . .	481	\$1,534,422 57	\$398,580 50	25.98
1849, . . .	546	1,603,663 72	382,146 05	23.83
1850, . . .	491	1,304,358 50	286,959 81	22.00
1851, . . .	330	867,301 93	181,651 15	20.94
1852, . . .	365	1,125,629 21	208,869 80	18.56
1853, . . .	436	1,441,099 52	236,230 40	16.39
1854, . . .	603	1,858,773 70	261,010 07	14.04
1855, . . .	733	2,510,928 02	313,789 66	12.50
1856, . . .	1,012	2,706,613 19	317,032 80	11.71
1857, . . .	943	2,522,716 42	222,351 22	8.81
1858, . . .	989	3,133,462 15	183,358 50	5.85
1859, . . .	1,189	3,576,025 00	154,117 74	4.31
1860, . . .	1,248	3,787,966 00	116,428 85	3.07
1861, . . .	1,071	3,293,450 00	61,349 94	1.86
Totals, . .	11,681	\$35,568,083 63	\$4,655,314 05	13.09

MUTUAL BENEFIT, N. J.

1845, . . .	131	\$479,752 00	\$135,132 51	28.17
1846, . . .	593	1,836,800 00	463,335 08	25.21
1847, . . .	500	1,492,400 00	388,461 99	24.37
1848, . . .	454	1,319,930 00	282,750 61	21.42
1849, . . .	443	1,275,840 00	250,058 46	19.60
1850, . . .	239	814,950 00	143,923 59	17.66
1851, . . .	219	700,600 00	119,022 46	17.01
1852, . . .	198	730,900 00	105,660 84	14.46
1853, . . .	207	671,950 00	87,781 25	13.06
1854, . . .	218	826,920 00	96,370 18	11.65
1855, . . .	190	642,100 00	62,099 46	9.67
1856, . . .	250	822,800 00	66,305 71	8.06
1857, . . .	278	1,080,160 00	77,900 89	7.21
1858, . . .	464	1,550,250 00	99,618 85	6.42
1859, . . .	878	3,072,700 00	139,805 28	4.55
1860, . . .	1,077	3,482,515 00	114,969 59	3.30
1861, . . .	807	2,364,700 00	47,293 35	2.00
Totals, . .	7,146	\$23,165,267 00	\$2,680,490 10	11.58

CONNECTICUT MUTUAL, CT.

1847, . . .	224	\$476,450 00	\$106,599 20	22.37
1848, . . .	498	1,071,570 00	220,109 29	20.54
1849, . . .	1,289	3,131,439 50	589,247 64	18.82
1850, . . .	1,374	3,103,070 00	578,854 09	18.65
1851, . . .	1,024	2,340,150 00	378,848 23	16.19

CONNECTICUT MUTUAL—CONTINUED.

Y E A R.	Number of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1852, . . .	360	\$826,200 00	\$116,395 30	14.08
1853, . . .	323	852,650 00	114,268 53	13.40
1854, . . .	442	1,204,870 00	134,719 01	11.18
1855, . . .	342	910,700 00	85,430 44	9.38
1856, . . .	342	951,900 00	80,635 70	8.47
1857, . . .	389	937,600 00	66,802 64	7.12
1858, . . .	554	1,679,445 50	98,685 00	5.88
1859, . . .	706	1,996,214 00	92,398 19	4.63
1860, . . .	1,322	3,895,726 00	123,591 96	3.17
1861, . . .	1,099	3,169,730 00	56,666 45	1.79
Totals, . .	10,288	\$26,547,715 00	\$2,843,251 67	10.17

NATIONAL, VT.

1850, . . .	79	\$124,727 40	\$27,218 03	21.82
1851, . . .	79	143,055 94	30,062 64	21.00
1852, . . .	32	61,704 95	10,761 59	17.44
1853, . . .	58	93,920 92	14,917 16	15.88
1854, . . .	41	69,802 31	8,907 47	12.76
1855, . . .	44	80,552 97	10,478 88	13.01
1856, . . .	144	237,275 52	25,133 53	10.59
1857, . . .	116	211,503 44	18,374 14	8.69
1858, . . .	68	149,877 44	9,844 45	6.57
1859, . . .	146	223,276 03	12,491 52	5.59
1860, . . .	186	302,899 26	8,974 90	2.96
1861, . . .	103	158,000 00	2,561 96	1.62
Totals, . .	1,096	\$1,856,596 16	\$179,726 27	9.68

UNION MUTUAL, ME.

1849, . . .	16	\$46,900 00	\$9,200 36	19.62
1850, . . .	367	856,442 00	166,915 12	19.04
1851, . . .	258	573,090 00	98,898 73	17.26
1852, . . .	116	270,000 00	42,885 55	15.88
1853, . . .	65	137,300 00	18,519 74	12.30
1854, . . .	47	115,450 00	14,032 25	12.15
1855, . . .	29	68,800 00	5,763 96	8.38
1856, . . .	53	151,650 00	11,769 86	7.76
1857, . . .	41	113,250 00	9,537 91	8.42
1858, . . .	155	448,250 00	25,822 64	5.76
1859, . . .	228	600,850 00	25,168 18	4.19
1860, . . .	265	630,100 00	17,654 40	2.80
1861, . . .	217	462,800 00	7,226 77	1.56
Totals, . .	1,857	\$4,474,882 00	\$453,395 47	10.13

MANHATTAN, N. Y.

Y E A R.	Number of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1850, . . .	12	\$26,064 00	\$5,126 48	19.67
1851, . . .	158	494,423 00	91,295 32	18.47
1852, . . .	120	458,890 00	73,834 20	16.09
1853, . . .	150	504,819 00	74,589 65	14.78
1854, . . .	186	670,160 00	85,726 64	12.79
1855, . . .	138	462,857 00	52,467 07	11.34
1856, . . .	228	738,339 00	71,547 11	9.67
1857, . . .	315	1,057,806 00	86,348 71	8.16
1858, . . .	414	1,283,465 00	83,213 32	6.48
1859, . . .	593	1,910,130 00	81,997 69	4.29
1860, . . .	625	2,023,888 00	61,036 76	3.02
1861, . . .	703	2,445,300 00	47,399 31	1.94
Additions, . .	—	48,662 00	19,916 77	40.93
Totals, . . .	3,642	\$12,124,803 00	\$834,498 93	6.88

CHARTER OAK.

1850, . . .	32	\$44,500 00	\$8,414 18	18.19
1851, . . .	178	324,500 00	53,780 75	16.57
1852, . . .	86	134,100 00	19,129 53	14.26
1853, . . .	276	331,483 33	42,056 46	12.69
1854, . . .	241	500,550 00	54,599 12	10.91
1855, . . .	179	368,400 00	37,968 20	10.30
1856, . . .	126	193,400 00	16,891 38	8.73
1857, . . .	328	599,400 00	43,961 84	7.33
1858, . . .	401	694,500 00	37,223 11	5.36
1859, . . .	387	872,800 00	36,482 73	4.18
1860, . . .	279	510,523 00	14,855 69	2.91
1861, . . .	182	305,950 00	5,191 17	1.70
Totals, . . .	2,695	\$4,880,106 33	\$370,554 16	7.59

PHENIX MUTUAL.*

1851, . . .	13	\$14,000 00	\$2,183 36	15.59
1852, . . .	68	80,900 00	12,106 90	14.96
1853, . . .	114	139,000 00	17,537 20	12.62
1854, . . .	159	181,800 00	20,659 66	11.36
1855, . . .	119	146,100 00	13,854 05	9.48
1856, . . .	122	153,600 00	12,467 79	8.12
1857, . . .	146	223,900 00	15,928 59	7.11
1858, . . .	150	169,500 00	9,054 34	5.34
1859, . . .	237	268,600 00	10,861 21	4.04

* Heretofore "American Temperance."

PHOENIX MUTUAL—CONTINUED.

Y E A R .	Number of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1860, . . .	349	\$ 414,100 00	\$12,041 46	2.90
1861, . . .	374	471,150 00	8,477 25	1.18
Totals, . .	1,851	\$2,262,650 00	\$135,171 79	5.97

KNICKERBOCKER, N. Y.

1853, . . .	60	\$115,226 00	\$19,717 03	17.11
1854, . . .	45	113,758 00	19,044 03	16.74
1855, . . .	16	35,500 00	3,555 41	10.01
1856, . . .	27	77,500 00	7,216 33	9.31
1857, . . .	37	102,100 00	7,038 71	6.89
1858, . . .	67	208,900 00	11,662 45	5.58
1859, . . .	88	256,250 00	11,332 24	4.42
1860, . . .	92	307,100 00	9,901 81	3.22
1861, . . .	179	525,500 00	9,732 44	1.85
Totals, . .	611	\$1,741,834 00	\$99,199 95	5.69

EQUITABLE, N. Y.

1859, . . .	120	\$551,500 00	\$23,877 87	4.33
1860, . . .	339	1,135,550 00	34,682 03	3.05
1861, . . .	437	1,152,000 00	20,741 44	1.80
Totals, . .	896	\$2,838,050 00	\$79,301 39	2.79

GUARDIAN, N. Y.

1859, . . .	34	\$87,000 00	\$4,222 60	4.85
1860, . . .	161	395,600 00	11,000 41	2.78
1861, . . .	178	372,250 00	6,064 80	1.63
Totals, . .	373	\$854,850 00	\$21,287 81	2.49

WASHINGTON, N. Y.

1860, . . .	181	\$530,500 00	\$17,454 80	3.29
1861, . . .	60	146,500 00	3,796 10	2.59
Totals, . .	241	\$677,000 00	\$21,250 90	3.14

HOME, N. Y.

Y E A R .	Number of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1860, . . .	231	\$475,400 00	\$19,921 43	4.19
1861, . . .	847	1,527,600 00	36,112 22	2.31
Totals, . .	1,078	\$2,003,000 00	\$56,033 65	2.79

GERMANIA, N. Y.

1860, . . .	83	\$247,000 00	\$8,545 22	3.45
1861, . . .	237	640,800 00	11,750 25	1.83
Totals, . .	320	\$887,800 00	\$20,295 47	2.29

ALL THE COMPANIES COMBINED.

1830, . . .	1	\$2,000 00	\$1,044 64	52.23
1834, . . .	2	5,000 00	2,608 12	52.16
1835, . . .	1	5,000 00	1,737 45	34.75
1837, . . .	1	1,500 00	624 12	41.61
1838, . . .	1	3,000 00	990 37	33.01
1839, . . .	1	1,000 00	463 22	46.32
1840, . . .	1	2,000 00	1,066 73	53.33
1843, . . .	105	456,874 98	161,272 18	35.30
1844, . . .	201	734,845 66	243,982 96	33.20
1845, . . .	541	1,841,667 17	557,151 07	30.25
1846, . . .	1,120	3,257,681 46	871,927 18	26.77
1847, . . .	1,354	3,785,368 73	997,125 00	26.34
1848, . . .	1,645	4,388,130 96	1,000,242 45	22.79
1849, . . .	2,500	6,486,066 00	1,321,265 21	20.37
1850, . . .	2,731	6,595,128 68	1,282,776 05	19.45
1851, . . .	2,440	5,822,659 20	1,015,439 33	17.44
1852, . . .	1,610	4,285,071 91	683,617 14	15.95
1853, . . .	1,986	4,908,800 11	707,859 76	14.42
1854, . . .	2,340	6,443,572 42	801,269 43	12.44
1855, . . .	2,195	6,399,141 26	705,582 96	11.03
1856, . . .	2,897	7,685,190 02	755,226 58	9.83
1857, . . .	3,209	8,497,935 44	671,931 04	7.91
1858, . . .	4,085	11,715,770 98	701,741 69	5.99
1859, . . .	5,974	17,060,085 03	752,169 45	4.41
1860, . . .	8,313	22,807,117 26	728,897 42	3.20
1861, . . .	8,094	20,926,952 81	398,424 21	1.90
Additions, . .	—	135,889 35	58,313 05	42.92
Totals, . .	53,348	\$144,253,449 43	\$14,424,748 81	10.00

TEMPORARY INSURANCE.

Simple Term Policies.

COMPANIES.	Number of Policies.	Amount Insured.	Premium Reserve.
<i>Home Companies.</i>			
Massachusetts Hospital,	19	\$41,450 00	\$286 83
New England Mutual,	643	1,680,925 00	12,282 06
State Mutual,	320	443,450 00	3,184 21
Berkshire,	21	23,000 00	152 00
Massachusetts Mutual,	208	516,700 00	2,138 29
Totals,	1,211	\$2,705,525 00	\$18,043 39
<i>Foreign Companies.</i>			
Mutual Life, N. Y.,	185	\$593,950 00	\$4,690 82
Mutual Benefit, N. J.,	174	371,350 00	2,815 00
Connecticut, Ct.,	271	336,450 00	1,960 48
National, Vt.,	114	112,900 00	782 07
Union Mutual, Me.,	106	166,800 00	990 91
Manhattan, N. Y.,	158	391,300 00	2,667 31
Charter Oak, Ct.,	271	439,550 00	2,403 20
Phoenix, Ct.,	198	385,100 00	2,794 35
Knickerbocker, Ct.,	69	117,400 00	863 28
Equitable, N. Y.,	63	182,550 00	1,144 29
Guardian, N. Y.,	40	153,800 00	1,197 57
Washington, N. Y.,	48	201,500 00	1,560 59
Home, N. Y.,	15	48,300 00	295 14
Germania, N. Y.,	22	61,000 00	307 26
Totals,	1,734	\$3,561,950 00	\$24,472 27
Grand Totals,	2,945	\$6,267,475 00	\$42,515 66

• *Endowment Policies.*

New England Mutual,	109	\$310,000 00	\$30,049 69
Berkshire,	57	79,500 00	3,959 06
Mutual Life, N. Y.,	392	1,300,854 76	174,540 13
Mutual Benefit, N. J.,	4	7,000 00	828 82
Connecticut, Ct.,	6	10,100 00	2,682 44
National, Vt.,	25	26,518 84	1,683 75
Union Mutual, Me.,	6	12,200 00	1,931 21
Manhattan, N. Y.,	36	133,100 00	16,793 65
Charter Oak, Ct.,	1	1,000 00	71 55
Knickerbocker, N. Y.,	42	90,850 00	5,616 60
Equitable, N. Y.,	89	246,700 00	16,887 66
Guardian, N. Y.,	15	30,000 00	1,779 45
Washington, N. Y.,	31	114,750 00	4,560 55
Home, N. Y.,	22	38,500 00	2,263 60
Germania, N. Y.,	11	16,579 00	672 48
Totals,	846	\$2,417,652 60	\$264,320 64

[A.] *Synopsis of the Standing, on the 1st of November, 1861, of the Life Insurance Companies doing business in Massachusetts, considered as Mutual Companies.*

NAMES OF COMPANIES.	No. of Policies.	Amount Insured.	Net Present Value of Policies, or computed Premium Reserve.	Net Assets or Actual Premium Reserve. (Excluding Capital.)	Ratio per cent. of Actual to computed Premium Reserve.		Receipts of the Year, not including interest from capital.	Expenses of the Year, including net expense of capital.	Ratio per cent. of Expenses to Receipts.
					1861.	1860.			
Home Companies.									
Mass. Hospital, . . .	35	\$77,950 00	\$10,278 93	\$13,472 00	131.07	84.96	—	\$51,728 48	8.99
N. E. Mutual, . . .	5,273	16,437,199 00	1,233,625 57	2,080,165 90	168.63	164.44	90,149 15	7,925 11	8.79
State Mutual, . . .	1,861	3,012,068 29	381,568 47	428,198 36	112.22	125.63	71,136 18	12,968 29	18.23
Berkshire, . . .	1,078	2,162,900 00	142,589 68	173,462 52	121.66	115.86	182,055 18	32,114 48	17.64
Mass. Mutual, . . .	2,703	5,774,730 00	259,216 12	260,097 93	100.34	123.71	—	—	—
Totals,	10,950	\$27,464,847 29	\$2,027,278 77	\$2,955,396 71	145.78	148.43	\$918,431 76	\$104,736 36	11.40
Foreign Companies.									
Mutual Life, N. Y., . .	12,258	\$37,462,888 39	\$4,834,555 00	\$7,777,885 49	160.88	146.43	\$1,570,067 10	\$127,799 45	8.14
Mutual Benefit, N. J., .	7,324	23,543,617 00	2,684,133 92	3,286,536 60	122.45	120.92	927,356 93	87,563 44	9.44
Connecticut, Ct., . .	10,565	26,894,265 00	2,847,894 59	3,773,499 79	132.51	118.52	1,128,287 82	84,952 51	7.53
National, Vt., . . .	1,235	1,996,015 00	182,192 09	231,721 50	127.19	126.63	65,042 36	9,623 97	14.79
Union Mutual, Me., . .	1,969	4,653,882 00	456,317 59	640,341 63	140.33	144.89	178,942 16	26,301 16	14.70
Manhattan, N. Y., . .	3,836	12,647,203 00	853,959 89	898,244 43	105.19	103.39	435,626 33	64,139 17	14.72
Charter Oak, Ct., . .	2,967	5,320,656 33	373,028 91	456,337 82	122.34	117.19	200,047 22	35,301 08	17.65
Phoenix Mutual, Ct., .	2,049	2,647,750 00	137,966 14	156,933 18	113.75	103.18	54,111 98	10,647 77	19.63
Knickerbocker, N. Y., .	722	1,950,084 00	105,679 83	157,761 36	149.28	160.59	57,273 58	18,282 64	31.92
Equitable, N. Y., . .	1,048	3,267,300 00	97,333 34	115,231 46	118.39	102.67	100,870 19	27,793 70	27.55
Guardian, N. Y., . .	428	1,038,650 00	24,264 83	8,106 61	33.41	7.55	31,081 74	20,023 87	64.42
Washington, N. Y., . .	320	993,250 00	27,372 04	28,100 41	102.66	87.21	38,677 97	16,830 71	43.51
Home, N. Y., . . .	1,115	2,089,800 00	58,592 39	58,941 74	100.60	85.65	84,619 21	24,628 58	29.11
Germania, N. Y., . .	353	965,379 00	21,275 21	451 63	2.12	41.41	32,682 04	22,646 47	69.29
Totals,	46,189	\$125,472,739 72	\$12,704,565 77	\$17,590,093 65	138.46	129.85	\$4,904,686 33	\$576,534 52	11.75
Grand Totals, . . .	57,139	\$152,937,587 01	\$14,731,844 54	\$20,545,490 36	139.46	132.20	\$5,823,118 09	\$681,270 88	11.70

[B.] *Synopsis of the Standing, on the 1st of November, 1861, of the Life Insurance Companies doing business in Massachusetts, considered as to the security furnished by their entire assets.*

NAMES OF COMPANIES.	No. of Policies.	Amount Insured.	Net Present Value of Policies or computed Premium Reserve.	Net Assets including Capital.	Capital.	Ratio per ct. of Net Assets to computed Pre. Reserve.	Receipts including Income of Capital.	Expenses.	Ratio of Expenses to Receipts.
<i>Home Companies.</i>									
Mass. Hospital, . .	35	\$77,950 00	\$10,278 93	\$95,265 00	\$500,000	926.81	—	—	—
N. E. Mutual, . . .	5,273	16,437,199 00	1,233,625 57	2,080,165 90	—	168.63	\$575,091 25	\$51,728 48	8.99
State Mutual, . . .	1,861	3,012,068 29	381,568 47	528,198 36	100,000	138.43	90,149 15	7,425 11	8.24
Berkshire,	1,078	2,162,900 00	142,589 68	273,462 52	100,000	191.80	77,136 18	11,968 29	15.52
Mass. Mutual, . . .	2,703	5,774,730 00	259,216 12	360,097 93	100,000	138.92	182,055 18	25,114 48	13.79
Totals,	10,950	\$27,464,847 29	\$2,027,278 77	\$3,337,189 71	\$800,000	164.63	\$924,431 76	\$96,236 36	10.41
<i>Foreign Companies.</i>									
Mutual Life, N. Y., .	12,258	\$37,462,888 39	\$4,834,555 00	\$7,777,885 49	—	160.88	\$1,570,067 10	\$127,799 45	8.14
Mutual Benefit, N. J.,	7,324	23,543,617 00	2,684,133 92	3,286,536 60	—	122.45	927,356 93	87,563 44	9.44
Connecticut, Ct., . .	10,565	26,894,265 00	2,847,894 59	3,773,499 79	—	132.51	1,128,287 82	84,952 51	7.53
National, Vt., . . .	1,235	1,996,015 00	182,192 09	274,721 50	\$43,000	150.79	67,622 36	9,092 77	13.45
Union Mutual, Me., .	1,969	4,653,882 00	456,317 59	740,341 43	100,000	162.24	178,942 16	23,001 16	12.85
Manhattan, N. Y., .	3,836	12,647,203 00	853,959 89	997,849 33	100,000	116.85	442,626 33	64,139 17	14.49
Charter Oak, Ct., . .	2,967	5,320,656 33	373,028 91	656,337 82	200,000	175.95	200,047 22	27,301 08	13.65
Phoenix Mutual, Ct.,	2,047	2,647,750 00	137,966 14	256,933 18	100,000	186.24	60,111 98	10,647 77	17.71
Knickerbocker, N. Y.,	722	1,950,084 00	105,679 83	257,761 36	100,000	243.93	74,160 98	18,282 64	24.65
Equitable, N. Y., . .	1,048	3,267,300 00	97,333 34	215,231 46	100,000	221.13	107,870 19	27,793 70	25.76
Guardian, N. Y., . .	428	1,038,650 00	24,264 84	133,106 61	125,000	548.55	36,315 64	20,023 87	55.14
Washington, N. Y., .	320	993,250 00	27,372 00	153,100 41	125,000	559.33	48,514 90	16,830 71	34.69
Home, N. Y.,	1,115	2,089,800 00	58,592 39	183,941 74	125,000	313.94	93,369 21	24,628 58	26.38
Germania, N. Y., . .	353	965,379 00	21,275 21	200,451 63	200,000	942.20	42,208 57	22,646 47	53.65
Totals,	46,189	\$125,479,739 72	\$12,704,565 77	\$18,907,698 35	\$1,318,000	148.83	\$4,977,501 39	\$564,703 32	11.35
Grand Totals, . .	57,139	\$152,937,587 01	\$14,731,844 54	\$22,244,888 06	\$2,118,000	151.00	\$5,901,933 15	\$660,939 68	11.20

After carefully perusing these tables, taking for granted that the two assumptions at the basis of our valuation are reasonable and safe, and the securities of the companies sound, which we see no reason to doubt, any one can perceive that all the companies at the date of the returns were far above the verge of insolvency, with no tendency in that direction, in any case, which cannot easily be retrieved if thought desirable. For the safety of the policy-holder there is in fact in every case even a surplus of security. To him, however, it is an interesting and important question, whether the security of pledged capital is as good in all respects as that of actual premium reserve, belonging wholly to himself and fellow policy-holders; and this question seems worthy of some attention in this Report.

If we are to be governed by the authority of experts, the testimony taken by the English parliamentary committee of 1853 leaves no room to doubt that the only use of capital is in the incipient stage of a company, during which it may fairly be said to earn something beyond the ordinary rate of interest. But after the number of policies and the amount of reserve from premiums become large enough to remove any probability of loss that will prevent the steady annual increase of the said premium reserve, there is no longer any use for guarantee capital. When this is true the best policy for the policy-holders, if at liberty under the charter to pursue it, must be to pay the capital equitably for its past services and dismiss it.

But waiving authority entirely, an inspection of table [A.] with a reference to the similar tables in our former Reports, must be sufficient to show—conceding the trustworthiness of our valuation of policies, and the soundness of the assets—that of the nineteen companies doing business in this Commonwealth last November, only three have any need of a guarantee capital. To twelve companies, which have from \$43,000 to \$200,000 of it, it is simply a present and prospective burden so far as the policy-holders are concerned. Of course, to the stockholders it is quite otherwise. There can hardly be a happier set of capitalists on earth than one which has obtained a right by perpetual charter to insure lives, receiving from the proceeds, first legal interest semi-annually on stock as a sure thing, and secondly, 20 per cent. of what are called profits, that is premiums proving to be surplus, forever, if it can once get over the

preliminary expenses and difficulties of securing a flourishing business. Had the Mutual Life Insurance Company of New York, which was chartered in 1842 without a guarantee capital even to begin with, been organized with a perpetual capital, like the seven companies that have come into existence in the same State under its General Act of 1853, most of them giving the capital seven per cent. interest, and twenty per cent. of the profits, and could it in that case have obtained the same amount of business, its stockholders would have realized by this time, over and above their semi-annual three and one-half per cent., the snug little sum of \$800,000, as their share of the profits! As \$100,000 would have been abundantly ample for the capital, just as good for the policy-holders as more, its interest would have proved equivalent to twenty per cent. per annum, with a prospect of continual increase! And with all that, it must be confessed, they could boast of furnishing insurance on more advantageous terms to the policy-holder than the average of that which is furnished in England, where it is said there is only one company which does not profess to be managed on the "mutual plan."

It is not, however, to be supposed that the Mutual Life, organized subject to a guarantee capital drawing twenty per cent. of the surplus in addition to its interest, could have attained its present magnitude in eighteen years. Though schemes of this sort are not unlikely to obtain the sanction of State legislatures, and to escape the scrutiny of the public while in their incipient stage, they cannot ripen into decided success without awakening public attention and discussion, first attracting the competition of other capitalists, and next causing policy-holders to see how much they may lose by not thinking for themselves, instead of imbibing for the whole truth the eloquence of insurance agents. These causes will doubtless operate to check the mischief done by the improvident legislation of New York in 1853. Had it produced only two or three stock companies, their stockholders might have managed to derive large revenues from policy-holders, without any risk to their capital, perhaps for two or three generations to come. But as these companies seem likely to multiply themselves by scores, they must provoke a public inquiry, which will result in preventing the success of many of them,

and compel those that do succeed to grant such concessions to policy-holders as will reduce the profits of their insurance capital very nearly to the infinitesimal value of its risk as such.

The amount of capital stock, or guarantee capital, held by the several life insurance companies doing business in the Commonwealth, is given in table [B.] The following is, in brief, what information we are able to gather from the charters and returns, as to the terms on which it is held. The Massachusetts Hospital Life Insurance Company has a perpetual charter, given in 1818, and since modified so as to allow it to do other business than life insurance. By its charter it is obliged to give a share of the profits of its life insurance business, but not of its other business, to the Massachusetts Hospital. We are not informed whether or not this is the cause of its doing so little life insurance. It is purely a stock company, we believe, in that part of its business. All the other life insurance companies chartered in this State have had guarantee capitals, the stockholders being allowed to choose half the directors and to receive seven per cent. per annum interest, the capital to be returned when one-quarter, in some cases, and others, one-third, of the surplus from premiums, with its interest, should amount to a sum sufficient to reimburse it, and the company should then become strictly mutual. The New England Company returned its capital in full some time since. It still remains a burden on three other companies, costing, so far as we can learn from the returns, at least one per cent. of its amount per annum; and in the case of the Massachusetts Mutual Life Insurance Company, of Springfield, it costs seven per cent. (\$7,000) per annum, since its investment yields the company nothing whatever, though said in the last return to be: "In cash invested in mortgages on real estate, unincumbered, \$95,000; and United States treasury bonds, \$5,000." Much to our surprise, we have recently learned, from the president of the company, that this amount is in reality loaned to the stockholders themselves, without interest. By the charter, half the guarantee stock was to be paid in money, before the company went into operation, and the other half whenever the directors should deem it expedient to call for it. It is hardly necessary for us to say that investment without interest seems to us a complete evasion of the requirement of the law, that

the stock shall be paid in money. We cannot believe the legislature of 1851 intended to provide for the owners of this capital further than to guarantee its integrity and seven per cent. interest per annum, provided the business should prove sufficiently successful. By the indulgence of the company, they now receive in effect thirteen per cent., and by thus getting at least six per cent. more than the charter allows, they are postponing the day when the capital can be reimbursed and discharged.

As to Foreign Life Insurance Companies having capitals, the facts seem to be as follows: The National, of Vermont, is chartered as a purely mutual company, but its directors are authorized to raise and employ a "safety fund." The rate of interest is not mentioned in the charter, and its continuance appears to be optional with the Directors. The same appears to be true of the Union Mutual, of Maine, except that the interest prescribed is not to exceed six per cent. In point of fact, the company derives no interest from the \$100,000 of guarantee which it holds, and pays for it, as appears by the last yearly returns, \$3,300. The Charter Oak, of Connecticut, is a purely stock company, authorized to do business on the "mutual plan," with a capital of \$200,000, the profits of which are limited by the charter to eight per cent. per annum. The Phoenix has a capital of \$100,000, limited to a profit of seven per cent. The capital of the Manhattan, of New York, receives seven per cent. and one-eighth of the profits. The Knickerbocker, the first of the New York Life Insurance Companies, chartered under the General Act of 1853, appears to limit the capital to seven per cent. per annum, without any participation in profits, which are all divided among the mutual policy-holders, or reserved for their benefit. The Equitable Life Assurance Society, of New York, is essentially a perpetual stock company, though by its constitution, under the General Act aforesaid, its Directors *may*, by a three-fourths vote, authorize policy-holders insured for life to the amount of \$5,000, to vote personally, (not by proxy,) in the election of Directors—owners of five shares or more of capital stock only being eligible. The annual interest of capital is limited to seven per cent., and once in five years each policy-holder is to be credited with an "equitable share" of the surplus. The rest appears to be left to the

stockholders. The Guardian, Washington, Home and Germania, all provide in their charters, for a perpetual interest of seven per cent., or whatever may be the legal rate of interest, on their capital, and 20 per cent. of the surplus, whenever that may from time to time be determined.

The ambition of stock-subscribers and stockholders—doubly holders, it seems, in some cases—to manage life-insurance may be fair and proper, but it will become no less so by being better understood. To us it does not seem wise for any legislature to farm out to capitalists the business of collecting and managing the funds provided by the people for their widows and orphans. Whenever and wherever life-insurance offices are needed they can easily and safely be organized by a sufficient number subscribing to be insured.

Though the returns required of life insurance companies do not enable us to determine the exact number of years of life exposed to mortality, or the actual deaths that take place among the insured in any year, in giving us the whole number of policies outstanding and the number terminated by death each year, they give the means of arriving very nearly at the ratio of mortality experienced by the lives insured in these companies. Policies do not exactly represent lives, because the same life may be insured in several companies, or by several policies in the same company. But this multifold insurance is comparatively rare, and as likely to take place at one age as another, so that the errors arising from it do not materially affect the general result. Moreover, the standard of mortality adopted by us was based upon the policies, not lives, of seventeen English offices, so that this source of error cannot render our experience of policies particularly objectionable as a test of the probable correctness of that standard. We have, however, counted as single policies, or lives, those duplicate or triplicate policies that have been returned by several of the companies as such. This cause, and the correction of errors, such as returning the same death twice, or returning deaths as within the past three years which had taken place earlier, somewhat diminishes the number of deaths—or rather termination of policies by death—which are noticed in the following, and the two similar tables published in our two previous Reports.

Claims by Death against Nineteen Life Insurance Companies doing business in Massachusetts, for the year ending November 1, 1861.

COMPANIES.	No. of Claims.	Amount.	Ratio of Loss to Amount Insured.	Ratio of No. of Claims to No. of Policies.
Massachusetts Hospital,	2	\$5,000 00	5.44	5.13
New England Mutual,	41	147,000 00	.96	.86
State Mutual,	22	31,699 23	1.14	1.25
Berkshire,	5	14,000 00	.65	.48
Massachusetts, Mutual,	36	75,900 00	1.33	1.41
Mutual Life, N. Y.,	113	382,507 94	.99	.91
Mutual Benefit, N. J.,	83	295,200 00	1.18	1.10
Connecticut, Ct.,	111	249,550 00	.96	1.07
National, Vt.,	13	27,334 48	1.27	1.03
Union Mutual, Me.,	33	63,900 00	1.37	1.65
Manhattan, N. Y.,	30	115,598 40	.95	.80
Charter Oak, Ct.,	19	33,352 00	.52	.57
Phoenix Mutual, Ct., (American Temperance,)	12	19,500 00	.72	.59
Knickerbocker, N. Y.,	7	19,500 00	.94	.90
Equitable, N. Y.,	4	9,000 00	.37	.58
Guardian, N. Y.,	—	—	—	—
Washington, N. Y.,	1	5,000 00	.53	.34
Home, N. Y.,	3	7,000 00	.99	1.07
Germania, N. Y.,	1	500 00	.14	.89
Totals,	536	\$1,501,542 05	.99	.97

Collating the returns of the last and two previous years, and correcting as mentioned above, we find the death terminations of policies in all the companies for the three years from November 1, 1858, to November 1, 1861, to be 1,364, and the years of life exposed to death on all policies in force during those years, counting the policies of the deceased as having been in force half a year, to be 154,761.05. The tables I., II. and III. give the amounts of life exposed and the deaths at all the different ages, aggregately, in classes, and by the years of the policy, tending to show the effect of selection, and the risk of short term insurance compared with insurance on the whole life. It will be seen that, as far as this observation goes, it tends to show that in no part of the scale of life, unless it be on the earlier years, where the amount exposed is too small to warrant any conclusion, is the mortality to be expected quite as high as that of the standard adopted for our valuation. The difference, indeed, is rather astonishing, and such as we can hardly expect

TABLE I.

The Combined Mortuary Experience of all the Life Insurance Companies doing business in Massachusetts for the three years ending November 1, 1861, compared with what was to be expected from the rate of Mortality, adopted by the Insurance Commissioners, derived from the experience of Seventeen English Offices.

A G E .				Years of Life exposed at each age.	Actual Deaths at each age.	Percentage of Actual Deaths to years of life exposed.	Probable Deaths at each age, by Eng. Com. Ex. Table.	Percentage of Prob. Deaths at each age, by Eng. Com. Ex. Table.	Discontinuances at each age for all causes other than death.
10,				10.33	-	-	.070	.676	1
11,				10.50	-	-	.071	.679	1
12,				9.75	-	-	.066	.681	-
13,				14.75	-	-	.101	.685	1
14,				17.67	-	-	.122	.690	1
15,				37.67	-	-	.262	.694	1
16,				44.50	-	-	.312	.700	6
17,				89.17	-	-	.603	.706	7
18,				115.00	1	.870	.820	.713	11
19,				181.17	1	.553	1.306	.721	13
20,				281.00	1	.356	2.049	.729	26
21,				425.92	4	.939	3.142	.738	66
22,				706.08	6	.850	5.270	.746	77
23,				1,029.92	7	.680	7.790	.756	130
24,				1,555.33	8	.514	11.923	.767	193
25,				2,185.92	7	.320	16.984	.777	252
26,				2,466.83	17	.689	19.455	.789	291
27,				3,074.33	19	.618	24.613	.801	256
28,				3,393.58	20	.589	27.619	.814	361
29,				3,783.75	25	.661	31.309	.827	386
30,				4,170.25	31	.743	35.133	.842	406
31,				4,499.17	37	.822	38.594	.858	440
32,				4,787.75	22	.460	41.877	.875	491
33,				5,149.25	26	.505	45.927	.892	420
34,				5,322.42	39	.733	48.453	.909	447
35,				5,494.83	35	.637	51.034	.929	482
36,				5,607.42	32	.571	53.187	.948	495
37,				5,939.25	32	.539	57.531	.969	464
38,				5,817.50	41	.705	57.562	.991	480
39,				6,327.83	39	.616	64.108	1.013	473
40,				6,136.50	41	.668	63.586	1.036	470
41,				6,259.33	46	.735	67.467	1.061	440
42,				5,898.08	37	.627	64.256	1.089	409
43,				5,997.33	41	.684	67.458	1.125	416
44,				5,527.25	56	1.013	64.654	1.170	345
45,				5,271.25	42	.797	64.371	1.221	339
46,				4,724.58	50	1.058	60.657	1.284	367

TABLE I.—Continued.

AGE.	Years of Life exposed at each age.	Actual deaths at each age.	Percentage of Actual Deaths to years of life exposed.	Probable Deaths at each age, by Eng. Com. Ex. Table.	Percentage of Prob. Deaths at each age, by Eng. Com. Ex. Table.	Discontinuances at each age for all causes other than death.
47,	4,533.50	37	.816	61.273	1.352	273
48,	4,310.58	41	.951	61.465	1.426	253
49,	4,077.08	28	.687	61.404	1.506	254
50,	3,775.33	32	.848	60.171	1.594	228
51,	3,438.00	41	1.193	58.095	1.690	195
52,	3,073.58	38	1.236	55.160	1.795	200
53,	2,710.58	40	1.476	51.750	1.909	155
54,	2,402.58	31	1.290	48.802	2.031	141
55,	2,061.08	27	1.310	44.650	2.166	116
56,	1,892.33	27	1.427	43.863	2.313	85
57,	1,608.33	29	1.803	39.692	2.468	72
58,	1,343.83	23	1.712	35.457	2.639	54
59,	1,178.25	27	2.291	33.280	2.825	57
60,	1,046.92	23	2.197	31.758	3.034	32
61,	892.92	17	1.904	29.120	3.261	51
62,	718.58	9	1.253	25.236	3.512	27
63,	638.67	16	2.505	24.167	3.784	21
64,	506.00	15	2.964	20.658	4.083	15
65,	429.75	10	2.327	18.944	4.408	13
66,	343.08	8	2.332	16.335	4.762	12
67,	269.75	13	4.819	13.885	5.147	5
68,	251.42	12	4.773	13.986	5.563	8
69,	199.42	4	2.006	11.982	6.009	4
70,	168.17	13	7.730	10.920	6.493	1
71,	128.67	7	5.440	9.027	7.016	3
72,	91.83	6	6.534	6.961	7.580	2
73,	78.67	3	3.813	6.441	8.188	2
74,	42.08	3	7.129	3.723	8.847	2
75,	40.33	—	—	3.854	9.556	—
76,	51.58	3	5.816	5.322	10.318	1
77,	30.08	6	19.947	3.353	11.147	1
78,	26.42	4	15.140	3.182	12.045	1
79,	17.50	2	11.429	2.276	13.007	1
80,	8.00	2	25.000	1.123	14.041	—
81,	5.50	1	18.182	.838	15.144	1
82,	4.50	1	21.717	.734	16.319	—
83,	2.50	1	40.000	.439	17.591	—
86, . . . . .	.50	1	100.000	.111	22.248	—
Totals,	154,761.05	1,364	.881	2,019.179	1.305	11,750

TABLE II.

The Mortuary Experience of the Policies included in TABLE I., divided into three classes, each class being compared with the mortality to have been expected by the Combined Experience of the English Offices.

AGE.	Years of Life exposed at each age on Policies which had existed long enough to pay four or more annual premiums.	Actual Deaths on the same at each age.	Probable Deaths at each age, on the same, by Eng. Com. Ex. Table.	Years of Life exposed at each age on Policies which had not existed long enough to pay more than three annual premiums.	Actual Deaths on the same at each age.	Probable Deaths at each age, on the same, by Eng. Com. Ex. Table.	Years of Life exposed at each age on short terms, including endowment Policies.	Actual Deaths at each age, on the same.	Probable Deaths at each age on the same by Eng. Com. Ex. Table.
10, . .	4.08	—	.03	2.00	—	.02	4.25	—	.04
11, . .	1.75	—	.01	5.58	—	.04	3.17	—	.02
12, . .	3.83	—	.03	4.42	—	.03	1.50	—	.01
13, . .	5.50	—	.04	4.08	—	.03	5.17	—	.03
14, . .	3.08	—	.02	8.17	—	.06	6.42	—	.04
15, . .	5.08	—	.03	21.58	—	.15	11.00	—	.08
16, . .	2.92	—	.02	27.08	—	.19	14.50	—	.10
17, . .	27.00	—	.19	50.58	—	.36	11.58	—	.08
18, . .	21.58	—	.15	71.75	1	.51	21.68	—	.15
19, . .	40.92	—	.29	95.50	—	.69	45.25	1	.32
20, . .	41.33	1	.30	162.83	—	1.19	76.84	—	.56
21, . .	164.92	—	1.22	171.92	1	1.27	90.58	3	.52
22, . .	109.75	2	.82	461.83	3	3.45	135.00	1	1.01
23, . .	89.67	1	.68	719.25	4	5.44	222.00	2	1.68
24, . .	172.33	2	1.32	1,098.42	6	8.42	284.58	—	2.18
25, . .	381.00	—	2.96	1,452.92	5	11.29	353.00	2	2.74
26, . .	518.08	7	4.09	1,591.42	7	12.55	358.83	3	2.83
27, . .	685.50	8	5.49	1,954.16	8	15.64	436.17	3	2.49
28, . .	627.91	8	5.11	2,056.00	8	16.73	392.42	4	3.19
29, . .	1,176.83	14	9.73	2,172.00	8	17.97	436.42	3	4.55
30, . .	1,371.50	21	11.55	2,373.25	5	19.99	428.00	5	3.61
31, . .	1,629.67	18	13.98	2,432.75	12	20.87	440.25	7	3.78
32, . .	1,879.33	14	16.44	2,494.66	8	21.82	413.75	—	3.62
33, . .	2,346.00	11	20.93	2,386.25	8	21.28	420.50	7	3.75
34, . .	2,536.92	28	23.06	2,304.42	7	20.96	483.08	4	4.39
35, . .	2,771.75	24	25.75	2,227.50	10	20.69	496.08	1	4.61
36, . .	2,971.58	24	28.17	2,203.33	3	20.90	435.00	5	4.13
37, . .	3,209.33	22	31.10	2,246.83	9	21.76	483.58	1	4.68
38, . .	3,356.67	26	33.26	2,043.75	13	20.25	418.08	2	4.14
39, . .	3,789.42	27	38.39	2,084.00	10	21.11	455.42	2	4.61
40, . .	3,765.58	32	39.01	1,919.08	8	19.89	452.33	1	4.69
41, . .	3,964.17	33	42.06	1,861.92	10	19.76	434.75	3	4.61
42, . .	3,857.33	26	42.00	1,678.33	8	18.28	363.92	3	3.96
43, . .	4,044.42	27	45.50	1,551.75	9	17.46	403.67	5	4.54
44, . .	3,853.92	46	45.09	1,352.92	9	15.82	320.92	1	3.75
45, . .	3,670.25	33	44.81	1,277.75	8	15.60	323.75	1	3.95
46, . .	3,333.42	38	42.80	1,095.00	9	14.06	297.67	3	3.82
47, . .	2,950.25	31	39.89	1,308.33	3	17.69	276.33	3	3.73

TABLE II.—Continued.

AGE.	Years of Life exposed at each age on Policies which had existed long enough to pay four or more annual premiums.	Actual Deaths on the same at each age.	Probable Deaths at each age, on the same, by Eng. Com. Ex. Table.	Years of Life exposed at each age on Policies which had not existed long enough to pay more than three annual premiums.	Actual Deaths on the same at each age.	Probable Deaths at each age, on the same, by Eng. Com. Ex. Table.	Years of Life exposed at each age on short terms, including endowment Policies.	Actual Deaths at each age, on the same.	Probable Deaths at each age on the same by Eng. Com. Ex. Table.
48, . .	3,263.83	31	46.54	786.92	7	11.22	261.33	3	3.73
49, . .	3,002.83	26	45.22	807.08	2	12.16	268.17	—	4.04
50, . .	2,848.00	25	45.40	708.42	4	11.29	220.42	3	3.51
51, . .	2,602.92	28	43.99	615.75	10	10.40	220.83	3	3.73
52, . .	2,253.75	33	40.45	639.66	3	11.48	181.17	2	3.25
53, . .	2,085.58	38	39.81	464.08	—	8.86	161.92	2	3.09
54, . .	1,886.83	25	38.32	392.83	2	7.98	124.92	4	2.54
55, . .	1,619.25	23	35.07	337.50	3	7.31	104.83	1	2.27
56, . .	1,534.25	23	35.48	259.92	4	6.01	98.17	—	2.27
57, . .	1,351.17	26	33.34	191.42	2	4.72	66.25	1	1.63
58, . .	1,119.33	19	29.54	161.25	2	4.25	64.25	2	1.69
59, . .	983.25	21	27.78	152.00	5	4.29	43.50	1	1.23
60, . .	897.67	19	27.23	117.00	2	3.55	33.25	2	1.01
61, . .	770.34	13	25.12	100.25	1	3.27	23.83	3	.77
62, . .	642.66	8	22.57	62.67	1	2.20	13.25	—	.46
63, . .	679.42	16	25.71	47.08	—	1.78	12.17	—	.46
64, . .	466.25	15	19.04	26.50	—	1.08	13.25	—	.54
65, . .	392.17	9	17.29	27.33	—	1.20	10.75	1	.47
66, . .	318.75	7	15.18	13.17	1	.06	11.17	—	.53
67, . .	253.58	11	13.05	11.42	2	.06	4.75	—	.24
68, . .	242.67	10	13.50	8.66	2	.05	.08	—	—
69, . .	196.50	4	11.81	2.92	—	.02	—	—	—
70, . .	166.17	12	10.81	1.00	—	.06	1.50	1	.10
71, . .	125.67	7	8.82	2.00	—	.01	1.00	—	.07
72, . .	89.83	6	6.81	—	—	—	2.00	—	.15
73, . .	77.67	3	6.36	—	—	—	1.00	—	.08
74, . .	42.00	3	3.72	—	—	—	.08	—	.09
75, . .	39.33	—	3.76	—	—	—	1.00	—	—
76, . .	51.58	3	5.32	—	—	—	—	—	—
77, . .	30.00	6	3.34	—	—	—	.08	—	—
78, . .	26.42	4	3.18	—	—	—	—	—	—
79, . .	17.50	2	2.27	—	—	—	—	—	—
80, . .	8.00	2	1.12	—	—	—	—	—	—
81, . .	5.50	1	.83	—	—	—	—	—	—
82, . .	4.50	1	.73	—	—	—	—	—	—
83, . .	2.50	1	.44	—	—	—	—	—	—
86, . .	.50	1	.11	—	—	—	—	—	—
Totals,	89,482.75	1,006	1,325.33	52,910.14	253	557.53	12,202.36	105	134.94

TABLE III.

Mortuary Experience and other discontinuances of Whole-Life Policies divided among the years of the Policy, showing the effect of selection.

YEAR OF THE POLICY.	Years of Life Exposed.	Deaths.	Percentage of Deaths to years of Life exposed.	Other Discontinuances.	Ratio of Discontinuances to years of Life exposed.
First,	13,483.83	31	.2299	-	-
Second,	22,995.67	120	.5219	4,146	18.03
Third,	16,431.50	102	.6208	1,933	11.76
Total of first three years, .	52,911.00	253	.4782	6,079	11.49
Fourth,	11,791.00	114	.9668	1,269	10.76
Fifth,	9,588.25	87	.9074	860	8.96
Sixth,	7,651.83	82	1.0716	666	8.70
Seventh,	7,289.00	74	1.0152	541	7.42
Eighth,	6,382.25	59	.9244	428	6.71
Ninth,	6,786.25	66	.9726	393	5.79
Tenth,	7,334.33	106	1.4453	387	5.28
Eleventh,	8,412.42	103	1.2243	278	3.30
Twelfth,	7,380.83	87	1.1787	269	3.64
Thirteenth,	5,958.00	83	1.3931	205	3.44
Fourteenth,	4,437.33	63	1.4198	143	3.22
Fifteenth,	3,188.42	37	1.1605	136	4.26
Sixteenth,	1,938.42	25	1.6237	56	2.89
Seventeenth,	866.00	10	1.1547	23	2.65
Eighteenth,	317.78	2	.6294	14	4.40
Nineteenth,	106.08	3	2.8281	3	2.83
Total excluding first three yrs.,	89,428.19	1,001	1.1193	5,671	6.34
Grand Total,	142,339.19	1,254*	.8810	11,750	8.25

* There will be noticed a deficiency of five deaths in this table, as compared with tables I. and II. Four of these are accounted for by the omission from this table of the experience of the Massachusetts Hospital Company, which included four deaths occurring in the 19th, 22d, 25th and 34th years of the policy respectively. The other probably proves an error in tables I. and II., which there has not been time to correct by going over the voluminous tallies employed to classify more than 150,000 years of policy by the ages. It will be noticed by comparison of footings that a rigid exactness of multiplication and division has not been obtained, but great confidence is felt that no inaccuracy has been committed sufficient to impair the practical value of the results. It is to be remarked that in this table the life exposed is grouped in "years of policy" as they stand on our Registry, from November to November. Hence a policy may be counted in its second year which has existed but a day, and all the policies of the first year average only six months from entry, of the second year eighteen months, and so on.

to be maintained in the future, as the grand average. In fact, we can hardly help considering it an ebb tide. But there is room for a considerable flood in the next three years without reaching the line of the English experience.

From tables I. and II. it is apparent that the mortality in our own companies has pressed more heavily, compared with that of the English, on the ages below 40 than on those above it. For example, the average age of the whole 154,761 years of life exposed was 41.51 years, and the average age of those dying from it was 45.27 years, while the average age of the 2,019 that should have died from the same amount of life exposed at the same ages by the English Combined Experience table would have been 46.20 years, or about one year older. Again, in table II., the life policies from which the first three years are excluded give the average age of the living 44 years, and the average age of the dying 47.98 years, while the average age of the dying by the Combined Experience table on the same life at the same ages would have been 50.06 years. It is quite remarkable that this amount of 89,428 years of exposed life, from which we must suppose the favorable influence of selection to have nearly, if not quite, ceased, gives a mortality which is, to that of the English Experience table, which included the benefit of selection—though of course not to so great a degree, because their business was not increasing so fast—as 100 to 131.74.

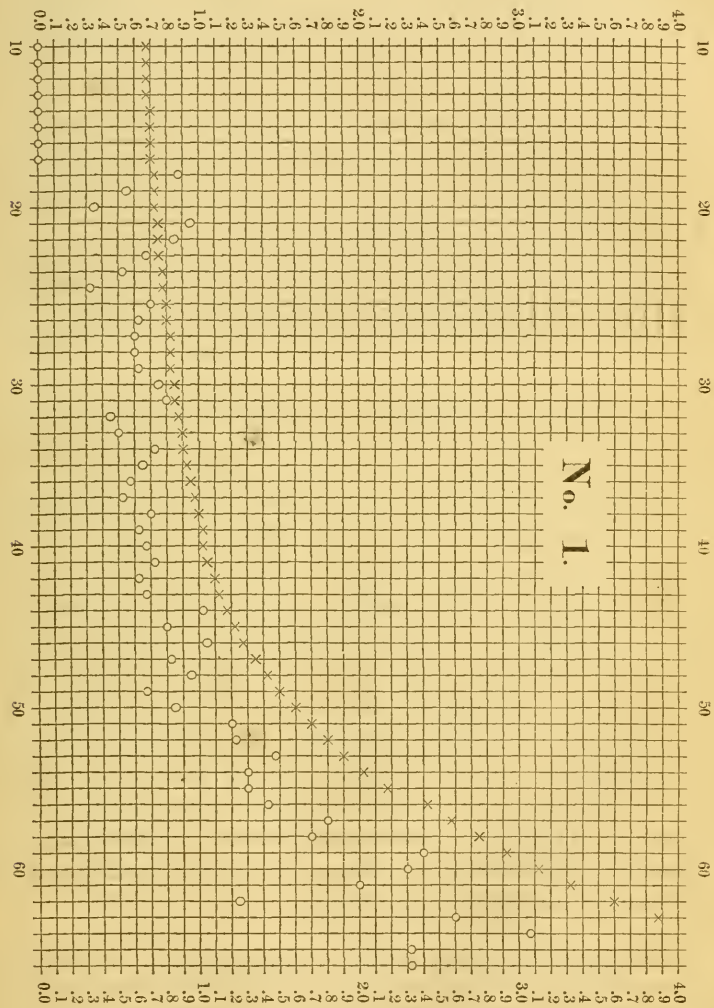
Tables II. and III. tend to show that the benefit of selection is of considerable importance to the company, making the mortality of the first year, or rather by average half year, after the issue of the policy only a little more than one-fifth what it would be on life of the same age three or four years after selection, of the second year, averaging a year and a half from selection, a little more than one-half, and of the third year averaging two years and a half from selection, after which the benefit of selection seems to disappear, only a little more than two-thirds what it becomes afterwards. Again, the discontinuances, for other reasons than death, nearly half of which take place after three premiums have been paid, do not seem to indicate that the selection exercised by the insured against the company produces any deterioration of the residual life. Of course this observation, though it were two or three times as extensive in point of amount of life exposed, being limited

to the earlier ages, would not be sufficient to prove that the premiums now paid and reserve required are too high, for policies that are to cover periods of life not embraced in it.* It only goes to show that the present rates are safe for temporary insurance, or such as does not extend beyond what is usually covered by endowment policies, or that for which the companies may become bound by chapter 186 of the Acts of 1861, to regulate the forfeiture of policies. It would be very difficult, in face of these figures, to show that any injustice would be done to any life insurance company in this State by allowing any member or insured party at any time to convert his whole life policy into a temporary insurance for the same amount, according to the provisions of that Act. And nothing can be plainer than that no additional premium can be requisite from any new member to enable the company to meet the responsibility imposed by that law.

In order to make the range of this experience, from which it is worthy of remark that the experience of none of the individual companies differs materially, more striking to the eye, we have prepared diagrams to illustrate the respective percentages of mortality, or probability of dying within a year, by the actual experience of the last three years and by the combined experience of the English companies. Of these diagrams, No. 1 shows the actual percentage of deaths as observed, and No. 2 the same as they would be if adjusted to a curve or average. The horizontal spaces denote age, and are marked with the age at bottom and top once in ten years, and the perpendicular spaces denote the percentage of death, each interval representing .1 (one-tenth of one per cent.), the figures being marked on the sides. The percentage of the Combined Experi-

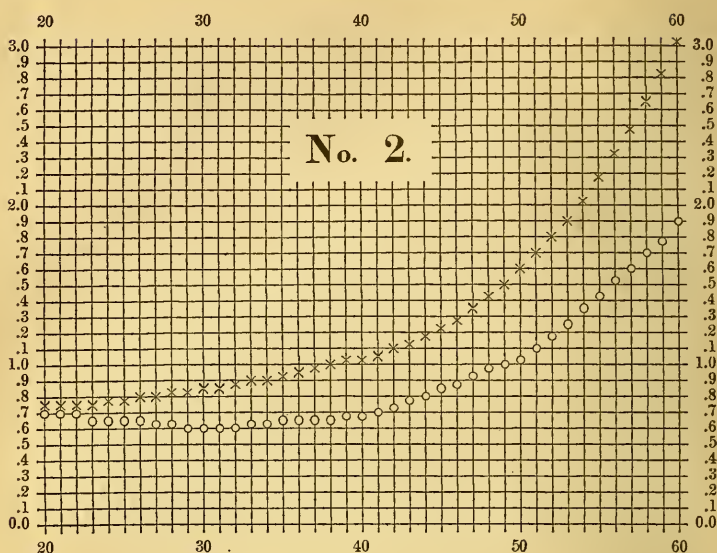
* There seems to be no great wisdom in attempting to cover with insurance that advanced period of life which, if it needs any thing, needs endowment or annuity. On this subject, see our former Reports, particularly the Fifth, page xxxviii. It will be noticed in the tables we give this year, that while short term policies are decreasing, temporary insurance coupled with endowment is increasing. It is also worth mentioning that the largest company embraced in our report has, since the commencement of the present year, put forth an admirable plan of granting deferred contingent, or survivorship annuities, an example which cannot fail to be followed by other companies when the public becomes awakened to the fitness and advantages of such provision for the future. The wisdom of allowing whole-life policies to be converted into such annuities, or into temporary insurance with deferred annuities, or endowments, on the lives insured, we think is unquestionable.

ence of the English offices is represented by stars or crosses on the perpendicular lines, and that of the American offices by small circles, both of which are set at the nearest quarter of one per cent., to represent the ratios of deaths to the lives exposed at these ages in table I.



We cannot but indulge the hope that this view of the mortuary experience of the nineteen companies doing business in this State—including the mortality of policies by discontinuance as

e



well as by death,—will considerably relieve the apprehension and despondency with which at least three of our home companies have viewed the legislation of last year. If they could be fairly reconciled to it as prudent and safe as well as equitable, they would no doubt use it with great effect, both at home and abroad, to increase their business. The advantage of policies which are legally secured against any forfeiture of their net value, is too great to be thrown away for any very slight apprehension. It might easily be made to attract business far more than sufficient to compensate for the loss of any profit that could accrue to residual members from the forfeiture of policies. Yet three companies, the New England, State Mutual, and Massachusetts Mutual, have completely thrown away this advantage during the last year, and ventured upon a rather dubious evasion of chapter 186 of the Acts of 1861, by inserting in their Applications the following condition :

“ In case said company shall not charge the applicant any extra premium on account of any Act passed, or that shall be passed, for a continuance of the risk after forfeiture of the policy by non-payment of premium; and, should a policy be issued hereon, shall admit him to participate in the net proceeds of such forfeitures of policies, of a date prior to May 10, 1861, upon equal terms and conditions with the parties to such policies, said applicant acknowledges such privilege and benefit to be an equivalent substitute for all right to such con-

tinuance, and accordingly agrees to indemnify said company against any claim therefor; and that any policy issued on this application shall be subject to and stand pledged as security for this agreement; the applicant being desirous to be thus upon an equal footing with such prior members."

This proceeds on the assumption that the legislature has no right or power to forbid a corporation's making any contract to which it can persuade an individual to become a party, a question which will probably have to be decided by the judicial department of the government when a case arises. Leaving that question to the courts, we have to say that the authors of this ingenious mode of defeating the statute seem to have forgotten the arguments with which they opposed its enactment. They contended strenuously before the law was passed, that there was no profit from forfeited policies. Now they promise a participation in the proceeds of such forfeiture—of policies of a date prior to the law, and why not of others too?—as a consideration for relinquishing the benefits the law was intended to secure, and indemnifying the company for any damage it may incur in its attempts to violate it. If we are to believe them sincere in what they said against the passage of the law, how can we acquit them of now enticing people to drop a substance for a shadow? We will not say that they were insincere in telling the three legislatures of 1859, 1860 and 1861 that they made nothing, or nothing to speak of, from forfeited policies. But we believe they are quite sincere now in thinking that they do not offer a shadow, but a valuable substance, when they offer a participation in the future forfeiture of policies. By the same token, the law has a valuable object, which should not be lightly surrendered by those who are the guardians of the rights of individuals and minorities as well as of the majorities of flourishing and powerful corporations. There is no doubt at all that the majority of a mutual life insurance company may make a considerable profit from the forfeiture of whole-life or endowment policies by a minority of unfortunate members. In another country, indeed, this has been a large source of profit, and a favorite one to the managers, because it has enabled them, better than any thing else, to cover up bad management and extravagant expenditure. But in a country presenting so wide a field for life insurance as ours, and so full of intelligence to distinguish between fair play and the reverse, it is a very short

sighted policy—even in a mercenary view—to seize such a profit. It is far better, and more likely to pay the company in the long run, that every man insured, whenever and for whatever reason he discontinues, should be sure to get as near as may be all the insurance which he has actually paid for. He can in no case get more by the Act of 1861.

By recurring to the Synopsis marked [A.] in this Report, the reader will find the net assets, exclusive of capital, of each company in one column, and the net value of its outstanding policies in another. The net assets generally considerably exceed the net value of the policies. To these net assets each member of a mutual company has a right just in proportion as the excesses of his premiums with their interest, over the annual risk of his life, or in other words, over paying his share of losses and expenses, have contributed to produce the amount. But the moment any one fails to pay his periodical premium when due, he forfeits his right, even under the Act of 1861, to any share in that portion of the net assets which is in excess of the net value of the policies. That is, in the New England Company as it now stands, he would forfeit more than one-third of his whole interest in the company. All that the law intends to or can secure to him—provided the company should have the condescension to submit to it—is his share in that part of the net assets which stands cent per cent. against the net value of its policies, to wit, precisely the net value of his own policy, or what he has paid the company in cash *beyond* the average cost of insuring his life thus far. The law does not compel the repayment of this in cash, but requires the company to continue the insurance of the same amount for a certain length of time, for which the net value of the policy is ample premium. Thus the law only aims, so far as an insurance company has a premium reserve above par, to secure to the policy-holder a *part* of his equitable right. It is not easy to see why any company, while it has assets sufficient either from premiums or capital, should be allowed to give any man less insurance than he pays for, or to entice people into contracts of the nature of bets, which they cannot be expected in the majority of cases fully to understand. There is not a company in this Commonwealth which cannot to-day with perfect safety award to *all* its policy-holders the full security which the Act of 1861 intends to

secure for the future, and which would not be the stronger and grow the faster for it, without at all raising its premiums. Such at least is our thorough conviction.

So gravely and persistently was it argued last year against the law to regulate the forfeiture of policies, that it imposed an intolerable burden upon the companies, in the shape of clerical and mathematical labor, to ascertain and keep on the books their liability under it, that we have deemed it our duty this year to furnish some further light on that point. Appended to our fifth annual report was a table giving the term of insurance due on lapsed whole-life policies when the premiums had been paid in cash. But cases may arise under the law where the premium may have been partly paid in notes, or the forfeited policy may have been for a shorter term than life, or have included an endowment, or the premiums may have been payable for a limited number of years. The net value of any such policy at the time of forfeiture being ascertained, and any notes due the company deducted, the law regards the balance, after throwing off one-fifth as "loading,"—compensation to the company for doing the business—as a net single premium of temporary insurance; and the question is, how long it will pay for insuring the same sum considering the present age of the party? As a ready means of answering this question in all possible cases we have computed and annexed to this report a table of single premiums at all ages, for any number of years within the limits of the Combined Experience table of mortality. The following case will illustrate the use of this table. A person at the age of 45 forfeits a policy for \$2,000 of which the net value at the time of forfeiture is \$250. The company holds his premium-note for \$150, leaving \$100 net to his credit. Deducting one-fifth, \$80 remains as the net single premium. Dividing it by the number of hundreds in the sum insured there will be \$4 per cent. By entering the table at the age of 45 we find that \$4 will insure \$100 at that age, for more than three years and less than four. That is, not to regard extreme exactness here, \$3.52 will insure it for three years, and \$4.69 for four years. As the difference, \$1.17, is to 365, so is \$0.48 to 150 days, very nearly. Hence the policy will continue good against the company for three years and 150 days. If a company wishes to know how long it is liable

to pay in case of the death of any holder of a lapsed policy, it has only to "work this sum" whenever a policy lapses and enter the result on its books. The business seems about as easily managed as any case of temporary insurance, and seeing that the whole gross premium is already in the company's treasury well invested, and no commission is to be paid to any agent for collecting it, and no additional expense or delay incurred in investing it, \$20 would seem ample pay for doing the business.

After the Abstract of Returns and tables [A.] and [B.] were printed, we received notice from the President of the Manhattan Life Insurance Company of New York, that the following items had been omitted from its return of assets, November 1, 1861:—

Interest accrued,	\$6,452 66
Rents accrued,	1,200 00
Premiums due and unpaid on policies returned as in force,	40,500 00
Total,	<u>\$48,152 66</u>

Correcting the net assets in table [A.] by the above would make them \$946,319.48, and their ratio to the computed premium reserve 110.82, instead of 105.19, as stated in that table. A similar correction of table [B.] would make the net assets therein \$1,045,812.09, and the ratio 122.47. It ought to be understood by the officers of all Life Insurance Companies, that for the purposes of this valuation at least, no item of assets is more genuine or returnable than income accrued on well invested capital, or than premiums due and not yet received on policies returned as in force. In many cases where we have seen reason to suspect the omission of these items, we have invited a correction of the return. In some cases, however, in which they are not specially named, we are inclined to be satisfied that they must be included, if they exist, in other items.

Since the 1st of November, 1861, the United States Life Insurance Company of New York has complied with our laws; and having satisfied ourselves, by a personal examination of its

office in New York, that it has the funds required by our law, and ample to meet all its liabilities, we have admitted it to do business in this Commonwealth. The preliminary statement of the company, as to its assets, is given in the abstract, and the data of its policies now in preparation will enable us to give their value in our next Report.

In regard to the Life Insurance Companies of New York, we are happy to be able to say that Mr. Barnes, the faithful and efficient Superintendent of the Insurance Department of that State, has taken measures to add to his elaborate annual investigation of their assets and securities a valuation of their policies on a plan similar to our own. Should this design be carried out, it will be very desirable that some arrangement may be made between the States, by which the companies may be saved the labor and expense of furnishing the data of their policies to more than one State, and a single annual valuation of each company may be made to suffice for all the States, as this is obviously a work which, if well done in any one State, need not be repeated the same year in other States.

All which is respectfully submitted.

ELIZUR WRIGHT.
GEO. W. SARGENT.

Boston, March 20, 1862.



NET SINGLE PREMIUMS, OR PRESENT VALUE DIRECTIONS. Find the age of the life to be insured at the top or

	10	11	12	13	14	15	16	17	
1	.6500	.6525	.6550	.6585	.6630	.6677	.6733	.6791	
2	1.2731	1.2780	1.2839	1.2917	1.3005	1.3106	1.3217	1.3340	
3	1.8705	1.8786	1.8886	1.9005	1.9144	1.9297	1.9470	1.9656	
4	2.4441	2.4561	2.4700	2.4868	2.5056	2.5268	2.5500	2.5756	
5	2.9956	3.0114	3.0299	3.0514	3.0758	3.1026	3.1324	3.1647	
6	3.5259	3.5461	3.5691	3.5959	3.6257	3.6587	3.6949	3.7336	
7	4.0366	4.0610	4.0891	4.1210	4.1567	4.1958	4.2381	4.2839	
8	4.5284	4.5576	4.5905	4.6281	4.6696	4.7145	4.7635	4.8160	
9	5.0027	5.0365	5.0748	5.1179	5.1649	5.2162	5.2716	5.3306	
10	5.4601	5.4990	5.5425	5.5909	5.6439	5.7014	5.7630	5.8290	
11	5.9018	5.9459	5.9942	6.0484	6.1072	6.1706	6.2389	6.3116	
12	6.3284	6.3773	6.4311	6.4908	6.5552	6.6250	6.6997	6.7795	
13	6.7404	6.7943	6.8536	6.9187	6.9891	7.0650	7.1465	7.2333	
14	7.1389	7.1978	7.2622	7.3330	7.4093	7.4917	7.5798	7.6739	
15	7.5243	7.5880	7.6579	7.7342	7.8167	7.9054	8.0005	8.1016	
16	7.8970	7.9659	8.0411	8.1233	8.2118	8.3071	8.4089	8.5173	
17	8.2579	8.3318	8.4127	8.5006	8.5954	8.6970	8.8058	8.9214	
18	8.6074	8.6866	8.7730	8.8669	8.9678	9.0762	9.1915	9.3141	
19	8.9463	9.0307	9.1228	9.2225	9.3281	9.4454	9.5664	9.6961	
20	9.2749	9.3648	9.4623	9.5681	9.6799	9.8034	9.9312	10.0678	
21	9.5939	9.6891	9.7924	9.9240	10.0217	10.1517	10.2861	10.4293	
22	9.9136	10.0043	10.1132	10.2504	10.3543	10.4905	10.6313	10.7813	
23	10.2146	10.3107	10.4250	10.5680	10.6779	10.8201	10.9674	11.1240	
24	10.5072	10.6084	10.7283	10.8770	10.9926	11.1410	11.2947	11.4577	
25	10.7915	10.8981	11.0234	11.1775	11.2991	11.4535	11.6133	11.7829	
26	11.0681	11.1799	11.3104	11.4702	11.5975	11.7577	11.9238	12.1005	
27	11.3372	11.4540	11.5899	11.7551	11.8880	12.0542	12.2270	12.4124	
28	11.5990	11.7209	11.8620	12.0325	12.1711	12.3437	12.5248	12.7207	
29	11.8539	11.9808	12.1269	12.3035	12.4476	12.6281	12.8192	13.0266	
30	12.1021	12.2338	12.3851	12.5675	12.7191	12.9092	13.1113	13.3320	
31	12.3437	12.4803	12.6373	12.8268	12.9875	13.1881	13.4029	13.6372	
32	12.5792	12.7211	12.8849	13.0831	13.2544	13.4666	13.6943	13.9426	
33	12.8092	12.9576	13.1297	13.3374	13.5203	13.7449	13.9859	14.2484	
34	13.0351	13.1914	13.3726	13.5913	13.7860	14.0234	14.2778	14.5548	
35	13.2584	13.4233	13.6151	13.8450	14.0519	14.3022	14.5704	14.8622	
36	13.4799	13.6549	13.8574	14.0989	14.3181	14.5816	14.8639	15.1708	
37	13.7011	13.8863	14.0999	14.3531	14.5849	14.8619	15.1586	15.4809	
38	13.9221	14.1179	14.3427	14.6079	14.8525	15.1433	15.4546	15.7920	
39	14.1433	14.3497	14.5860	14.8635	15.1212	15.4260	15.7517	16.1046	
40	14.3647	14.5821	14.8301	15.1201	15.3911	15.7097	16.0501	16.4185	
41	14.5866	14.8152	15.0751	15.3779	15.6620	15.9947	16.3498	16.7331	
42	14.8092	15.0492	15.3216	15.6466	15.9341	16.2809	16.6502	17.0486	
43	15.0327	15.2843	15.5686	15.9065	16.2074	16.5684	16.9514	17.3648	
44	15.2572	15.5202	15.8168	16.1675	16.4813	16.8560	17.2533	17.6821	
45	15.4825	15.7572	16.0660	16.4291	16.7559	17.1442	17.5562	18.0001	
46	15.7088	15.9952	16.3158	16.6914	17.0311	17.4335	17.8598	18.3196	
47	15.9361	16.2338	16.5663	16.9542	17.3073	17.7234	18.1640	18.6370	
48	16.1639	16.4730	16.8173	17.2187	17.5844	18.0139	18.4680	18.9548	
49	16.3923	16.7127	17.0600	17.4824	17.8614	18.3042	18.7715	19.2713	
50	16.6212	16.9533	17.3217	17.7472	18.1386	18.5947	19.0737	19.5855	
51	16.8509	17.1944	17.5746	18.0119	18.4090	18.8826	19.3707	19.8966	
52	17.0812	17.4355	17.8274	18.2761	18.6846	19.1691	19.6335	20.1322	
53	17.3119	17.6759	18.0797	18.5392	18.9582	19.4527	20.2507	20.7711	
54	17.5425	17.9183	18.3310	18.8005	19.2290	19.7323	20.5312	21.0829	
55	17.7727	18.1583	18.5805	19.0591	19.4968	20.0065	20.8036	21.3586	
56	18.0001	18.3966	18.8275	19.3200	19.7586	20.2743	21.0668	21.6232	
57	18.2259	18.6325	19.0698	19.5701	20.0143	20.5345	21.3194	21.8756	
58	18.4494	18.8650	19.3086	19.8141	20.2627	20.7858	21.5604	22.1145	
59	18.6709	19.0927	19.5448	20.0522	20.5027	21.0270	21.8006	22.3745	
60	18.8894	19.3167	19.7848	20.2627	20.7270	21.2070	22.0006	22.5745	



50	18.4							
59	18.6707	19.0931	19.3410	20.0313	20.3327	21.0370	21.3004	21.5440
60	18.8945	19.3158	19.7683	20.2805	20.7331	21.2571	21.7885	22.3389
61	19.1072	19.5322	19.9872	20.5004	20.9528	21.4749	22.0027	22.5479
62	19.3138	19.7412	20.1973	20.7102	21.1608	21.6795	22.2023	22.7408
63	19.5134	19.9418	20.3977	20.9089	21.3561	21.8701	22.3865	22.9170
64	19.7050	20.1332	20.5874	21.0954	21.5381	22.0460	22.5548	23.0761
65	19.8878	20.3144	20.7655	21.2692	21.7061	22.2067	22.7067	23.2180
66	20.0608	20.4845	20.9314	21.4296	21.8595	22.3518	22.8421	23.3427
67	20.2233	20.6430	21.0846	21.5761	21.9980	22.4811	22.9612	23.4509
68	20.3747	20.7893	21.2245	21.7084	22.1215	22.5948	23.0645	23.5433
69	20.5144	20.9229	21.3508	21.8263	22.2301	22.6934	23.1527	23.6212
70	20.6420	21.0436	21.4634	21.9300	22.3243	22.7777	23.2270	23.6858
71	20.7572	21.1512	21.5624	22.0199	22.4048	22.8487	23.2886	23.7383
72	20.8599	21.2458	21.6483	22.0967	22.4726	22.9076	23.3388	23.7802
73	20.9502	21.3278	21.7217	22.1614	22.5288	22.9555	23.3788	23.8129
74	21.0285	21.3979	21.7835	22.2151	22.5745	22.9937	23.4100	23.8375
75	21.0954	21.4569	21.8348	22.2588	22.6110	23.0235	23.4335	23.8553
76	21.1518	21.5058	21.8765	22.2937	22.6394	23.0459	23.4470	23.8676
77	21.1986	21.5456	21.9098	22.3208	22.6608	23.0622	23.4587	23.8755
78	21.2366	21.5774	21.9357	22.3412	22.6763	23.0734	23.4663	23.8802
79	21.2670	21.6022	21.9552	22.3560	22.6870	23.0806	23.4708	23.8827
80	21.2906	21.6208	21.9694	22.3662	22.6939	23.0848	23.4731	23.8838
81	21.3084	21.6343	21.9792	22.3728	22.6980	23.0870	23.4741	23.8842
82	21.3212	21.6436	21.9855	22.3767	22.7001	23.0880	23.4745	23.8843
83	21.3302	21.6496	21.9892	22.3787	22.7010	23.0883	23.4746	23.8843
84	21.3359	21.6531	21.9912	22.3796	22.7013	23.0884	23.4746	9
85	21.3393	21.6550	21.9921	22.3799	22.7014	23.0884	93.3197	5
86	21.3411	21.6558	21.9924	22.3800	22.7014	93.9064	92.8902	5
87	21.3419	21.6561	21.9925	22.3800	94.7424	94.3777	92.9829	5
88	21.3422	21.6562	21.9925	95.2293	87.9040	92.0674	90.1016	5
89	21.3423	21.6562	96.1538	72.1154	66.5680	84.8593	81.1117	5
90	21.3423					62.3701	56.1798	49.6446
			99	98	97	96	95	94

OF INSURANCE ON LIFE FOR ANY NUMBER OF YEARS, AT A
bottom, and the required number of years, if the age be less than 56, either in t

18	19	20	21	22	23	24	25	26	27
.6860	.6929	.7010	.7093	0.7177	0.7273	0.7371	0.7471	0.7583	0.
1.3475	1.3621	1.3780	1.3943	1.4118	1.4307	1.4500	1.4706	1.4927	1.
1.9864	2.0084	2.0319	2.0568	2.0831	2.1110	2.1403	2.1717	2.2048	2.
2.6034	2.6326	2.6643	2.6975	2.7323	2.7698	2.8088	2.8511	2.8953	2.
3.1993	3.2363	3.2759	3.3171	3.3610	3.4077	3.4571	3.5098	3.5657	3.
3.7756	3.8201	3.8674	3.9172	3.9698	4.0263	4.0857	4.1494	4.2165	4.
4.3330	4.3847	4.4402	4.4983	4.5602	4.6261	4.6960	4.7703	4.8491	4.
4.8720	4.9315	4.9949	5.0618	5.1326	5.2084	5.2884	5.3738	5.4639	5.
5.3940	5.4610	5.5327	5.6082	5.6884	5.7737	5.8643	5.9604	6.0614	6.
5.8995	5.9744	6.0542	6.1387	6.2279	6.3232	6.4240	6.5304	6.6427	6.
6.3897	6.4722	6.5605	6.6537	6.7523	6.8573	6.9679	7.0850	7.2082	7.
6.8650	6.9555	7.0520	7.1543	7.2620	7.3763	7.4971	7.6245	7.7583	7.
7.3265	7.4247	7.5298	7.6408	7.7573	7.8813	8.0119	8.1493	8.2940	8.
7.7745	7.8808	7.9942	8.1136	8.2390	8.3726	8.5126	8.6603	8.8155	8.
8.2099	8.3241	8.4455	8.5736	8.7078	8.8504	9.0002	9.1579	9.3232	9.
8.6331	8.7550	8.8846	9.0211	9.1638	9.3157	9.4750	9.6423	9.8180	10.
9.0444	9.1741	9.3117	9.4564	9.6079	9.7688	9.9372	10.1143	10.3012	10.
9.4445	9.5818	9.7272	9.8803	10.0403	10.2098	10.3876	10.5753	10.7758	10.
9.8338	9.9784	10.1318	10.2930	10.4612	10.6396	10.8275	11.0281	11.2449	11.
10.2124	10.3646	10.5257	10.6947	10.8714	11.0594	11.2595	11.4757	11.7103	11.
11.5811	11.7406	11.9092	12.0862	12.2720	12.4677	12.6734	12.8891	13.1151	12.
12.9401	13.1066	13.2829	13.4686	13.6655	13.8729	14.0913	14.3203	14.5595	12.
13.2896	13.4633	13.6479	13.8441	14.0544	14.2835	14.5334	14.8062	15.1042	13.
14.6302	14.8117	15.0064	15.2153	15.4403	15.6872	15.9561	16.2496	16.5694	13.
15.9628	16.1539	16.3607	16.5836	16.8256	17.0906	17.3792	17.6935	18.0357	14.
16.2895	16.4922	16.7122	16.9513	17.2106	17.4943	17.8027	18.1384	18.5035	14.
17.6124	17.8278	18.0632	18.3188	18.5959	18.8985	19.2272	19.5847	19.9731	15.
18.9328	19.1629	19.4140	19.6865	19.9816	20.3036	20.6530	21.0328	21.4449	15.
19.2527	19.4977	19.7650	20.0546	20.3672	20.7100	21.0805	21.4829	21.9183	16.
20.5724	20.8328	21.1164	21.4236	21.7550	22.1180	22.5100	22.9346	23.3939	16.
22.8923	23.1683	23.4686	23.7937	24.1443	24.5278	24.9410	25.3884	25.8715	17.
24.2126	24.5045	24.8219	25.1653	25.5354	25.9391	26.3740	26.8441	27.3502	17.
25.5336	25.8418	26.1766	26.5386	26.9279	27.3523	27.8088	28.3008	28.8302	18.
26.8556	27.1804	27.5329	27.9132	28.3222	28.7672	29.2446	29.7588	30.3113	18.
28.1789	28.5206	28.8905	29.2895	29.7182	30.1831	30.6816	31.2178	31.7940	19.
29.5036	29.8619	30.2497	30.6674	31.1151	31.6001	32.1195	32.6784	33.2781	19.
30.8295	31.2048	31.6104	32.0462	32.5131	33.0180	33.5590	34.1400	34.7628	20.
32.1569	32.5492	32.9720	33.4260	33.9119	34.4374	34.9995	35.6024	36.2473	20.
33.4857	33.8944	34.3346	34.8067	35.3121	35.8577	36.4407	37.0646	37.7309	21.
34.8152	35.2405	35.6980	36.1887	36.7132	37.2788	37.8817	38.5200	39.1925	21.
37.1456	37.5874	38.0626	38.5716	39.1150	39.6997	40.3219	40.9855	41.6906	22.
38.4768	38.9355	39.4281	39.9551	40.5167	41.1198	41.7630	42.4417	43.1640	22.
39.8091	40.2844	40.7942	41.3385	41.9177	42.5382	43.1956	43.8933	44.6306	23.
41.1422	41.6339	42.1601	42.7212	43.3170	43.9536	44.6265	45.3384	46.0882	23.
42.4758	42.9832	43.5254	44.1023	44.7134	45.3648	46.0512	46.7750	47.5351	24.
43.8093	44.3319	44.8992	45.5006	46.1358	46.8170	47.5372	48.2914	49.0839	24.
45.1422	45.6792	46.2503	46.8552	47.4926	48.1676	48.8747	49.6156	50.3887	25.
46.4737	47.0239	47.6078	48.2244	48.8720	49.5588	50.2899	51.0558	51.8593	25.
47.8028	48.3652	48.9602	49.5865	50.2426	50.9260	51.6517	52.4199	53.2253	25.
49.1287	49.7016	50.3058	50.9402	51.6026	52.2904	53.0182	53.7863	54.5979	26.
51.4499	52.0323	52.6434	53.2838	53.9503	54.6402	55.3678	56.1332	56.9381	26.
52.7649	53.3546	53.9713	54.6151	55.2841	55.9738	56.6988	57.4589	58.2591	26.
54.0726	54.6777	55.3081	55.9634	56.6425	57.3466	58.0862	58.8624	59.6768	27.
55.3715	55.9701	56.5922	57.2442	57.9309	58.6562	59.4125	60.2024	61.0268	27.
56.6602	57.2604	57.8822	58.5319	59.2169	59.9325	60.6802	61.4624	62.2803	27.
57.9373	58.5310	59.1568	59.8202	60.5175	61.2450	62.0062	62.8024	63.6351	27.
59.2166	59.8071	60.4246	61.0742	61.7530	62.4662	63.2175	64.0084	64.8391	28.
60.4979	61.0842	61.6995	62.3497	63.0399	63.7662	64.5325	65.3414	66.1851	28.
61.7812	62.3623	62.9686	63.6051	64.2770	64.9884	65.7345	66.5184	67.3421	28.
63.0665	63.6436	64.2461	64.8790	65.5474	66.2562	67.0005	67.7844	68.6091	28.
64.3528	64.9249	65.5224	66.1503	66.8137	67.5176	68.2670	69.0560	69.8867	29.
65.6401	66.2072	66.7997	67.4226	68.0810	68.7799	69.5243	70.3084	71.1351	29.
66.9284	67.4905	68.0820	68.7089	69.3762	70.0790	70.8223	71.6094	72.4331	29.
68.2167	68.7728	69.3593	69.9812	70.6336	71.3215	72.0500	72.8231	73.6421	29.
69.5050	70.0551	70.6366	71.2545	71.9138	72.6105	73.3496	74.1351	74.9691	30.
70.7933	71.3374	71.9169	72.5368	73.1921	73.8888	74.6220	75.3951	76.2111	30.
72.0816	72.6197	73.1982	73.8121	74.4664	75.1670	75.9092	76.6963	77.5311	30.
73.3699	73.9020	74.4705	75.0794	75.7237	76.4094	77.1316	77.8931	78.6971	30.
74.6582	75.1843	75.7498	76.3607	76.9920	77.6597	78.3680	79.1191	79.9151	30.
75.9465	76.4666	77.0261	77.6310	78.2773	78.9600	79.6843	80.4531	81.2691	30.
77.2348	77.7489	78.3024	78.8913	79.5116	80.1694	80.8707	81.6184	82.4151	30.
78.5231	79.0322	79.5807	80.1746	80.8090	81.4800	82.1925	82.9496	83.7551	30.
79.8114	80.3155	80.8680	81.4659	82.1042	82.7790	83.4953	84.2561	85.0651	30.
81.1007	81.5988	82.1413	82.7342	83.3725	84.0522	84.7705	85.5314	86.3381	30.
82.3890	82.8821	83.4196	84.0075	84.6408	85.3145	86.0236	86.7721	87.5631	30.
83.6773	84.1654	84.6979	85.2808	85.9091	86.5778	87.2819	88.0264	88.8151	30.
84.9656	85.4487	85.9762	86.5541	87.1774	87.8380	88.5431	89.2976	90.0951	30.
86.2539	86.7320	87.2545	87.8264	88.4427	89.1004	89.7955	90.5321	91.3151	30.
87.5422	88.0153	88.5328	89.0997	89.7120	90.3647	91.0538	91.7831	92.5561	30.
88.8305	89.2976	89.8091	90.3700	90.9753	91.6220	92.3051	93.0296	93.7981	30.
90.1188	90.5799	91.0864	91.6443	92.2486	92.8943	93.5874	94.3231	95.1051	30.
91.4071	91.8622	92.3637	92.9156	93.5139	94.1536	94.8397	95.5674	96.3401	30.
92.6954	93.1445	93.6430	94.1969	94.7912	95.4319	96.1140	96.8416	97.6181	30.
93.9837	94.4268	94.9203	95.4692	96.0685	96.7142	97.4013	98.1339	98.9151	30.
95.2720	95.7111	96.1996	96.7425	97.3348	97.9725	98.6606	99.3931	100.1751	30.
96.5603	97.0034	97.4919	98.0308	98.6151	99.2498	99.9309	100.6624	101.4381	30.
97.8486	98.2857	98.7682	99.3021	99.8814	100.5021	101.1692	101.8867	102.6481	30.
99.1369	99.5680	100.0445	100.5714	101.1437	101.7664	102.4355	103.1551	103.9191	30.
100.4252	100.8503	101.3208	101.8427	102.4110	103.0217	103.6808	104.3831	105.1311	30.
101.7135	102.1346	102.5961	103.1130	103.6813	104.2970	104.9661	105.6836	106.4421	30.
103.0018	103.4169	103.8744	104.3803	104.9306	105.5313	106.1884	106.8961	107.6481	30.
104.2901	104.6992	105.1537	105.6586	106.2189	106.8306	107.4907	108.2044	108.9651	30.
105.5784	105.9815	106.4300	106.9299	107.4762	108.0750	108.7231	109.4256	110.1761	30.
106.8667	107.2638	107.7113	108.2152	108.7715	109.3754	110.0339	110.7421	111.4951	30.
108.1550	108.5461	108.9886	109.4885	110.0418	110.6445	111.2926	111.9911	112.7351	30.
109.4433	109.8304	110.2689	110.7638	111.3191	111.9308	112.5949	113.3164	114.0881	30.
110.7316	111.1147	111.5482	112.0371	112.5864	113.1921	113.8502	114.5657	115.3331	30.
112.0199	112.3970	112.8255	113.3104	113.8567	114.4604	115.1175	115.8331	116.5991	30.
113.3082	113.6793	114.1018	114.5817	115.1150	115.7067	116.3518	117.0551	117.8111	30.
114.5965	114.9626	115.3741	115.8360	116.3543	116.9340	117.5711	118.2696	119.0231	30.
115.8848	116.2449	116.6514	117.1093	117.6236	118.1903	118.8144	119.4911	120.2151	30.
117.1731	117.5272	117.9327	118.3946	118.9179	119.4986	120.1327	120.8251	121.5711	30.
11									

NY AGE FROM 10 TO 99, ACCORDING TO THE RATES OF MORTALITY IN THE LEFT HAND COLUMN OR UPPER HALF OF THE RIGHT, OTHERWISE IN THE LOWER HALF

7	28	29	30	31	32	33	34	35	36
7698	0.7826	0.7956	0.8101	0.8248	0.8410	0.8576	0.8746	0.8931	0.9121
5163	1.5414	1.5681	1.5965	1.6266	1.6584	1.6910	1.7255	1.7619	1.8001
2401	2.2781	2.3180	2.3609	2.4058	2.4528	2.5019	2.5533	2.6070	2.6629
9428	2.9933	3.0469	3.1038	3.1631	3.2257	3.2907	3.3585	3.4299	3.5047
3250	3.6885	3.7554	3.8258	3.9009	3.9776	4.0580	4.1426	4.2311	4.3233
2881	4.3642	4.4439	4.5283	4.6166	4.7089	4.8052	4.9060	5.0111	5.1213
9326	5.0208	5.1138	5.2117	5.3138	5.4210	5.5327	5.6491	5.7711	5.8985
5589	5.6597	5.7655	5.8764	5.9927	6.1144	6.2409	6.3733	6.5135	6.6613
1683	6.2812	6.3994	6.5237	6.6537	6.7894	6.9310	7.0806	7.2426	7.4169
7611	6.8857	7.0166	7.1539	7.2972	7.4472	7.6051	7.7753	7.9633	8.1691
3377	7.4744	7.6176	7.7674	7.9243	8.0897	8.2671	8.4620	8.6783	8.9159
3992	8.0475	8.2026	8.3653	8.5367	8.7207	8.9215	9.1433	9.3923	9.6694
4459	8.6055	8.7727	8.9492	9.1382	9.3444	9.5707	9.8236	10.1057	10.4179
7785	9.1492	9.3295	9.5227	9.7328	9.9632	10.2190	10.5034	10.8197	11.1691
4976	9.6785	9.8764	10.0896	10.3227	10.5811	10.8663	11.1837	11.5344	11.9201
5041	10.2019	10.4170	10.6520	10.9117	11.1985	11.5151	11.8647	12.2508	12.6749
5016	10.7175	10.9533	11.2136	11.5003	11.8164	12.1631	12.5472	12.9694	13.4313
9934	11.2290	11.4891	11.7748	12.0893	12.4350	12.8145	13.2319	13.6909	14.1944
4813	11.7398	12.0242	12.3364	12.6790	13.0549	13.4670	13.9193	14.4157	14.9584
9685	12.2502	12.5597	12.8986	13.2700	13.6768	14.1221	14.6099	15.1430	15.7244
4553	12.7609	13.0958	13.4621	13.8629	14.3012	14.7802	15.3029	15.8737	16.4954
9425	13.2722	13.6331	14.0274	14.4581	14.9284	15.4406	15.9991	16.6074	17.2701
4302	13.7845	14.1721	14.5949	15.0560	15.5578	16.1040	16.6982	17.3429	18.0524
9190	14.2986	14.7133	15.1650	15.6560	16.1901	16.7702	17.3990	18.0803	18.8184
4094	14.8147	15.2569	15.7371	16.2588	16.8251	17.4380	18.1016	18.8194	19.5964
9017	15.3332	15.8024	16.3118	16.8641	17.4616	18.1076	18.8058	19.5610	20.3801
3962	15.8535	16.3505	16.8890	17.4709	18.0998	18.7786	19.5124	20.3044	21.1594
8925	16.3762	16.9009	17.4675	18.0793	18.7394	19.4520	20.2207	21.0490	21.9424
3911	16.9011	17.4526	18.0476	18.6890	19.3812	20.1269	20.9302	21.7934	22.7214
8918	17.4272	18.0057	18.6307	19.3009	20.0242	20.8030	21.6394	22.5364	23.5001
3936	17.9547	18.5600	19.2141	19.9142	20.6686	21.4788	22.3473	23.2773	24.2744
8968	18.4834	19.1163	19.7988	20.5285	21.3128	22.1534	23.0523	24.0119	25.0384
4011	19.0139	19.6739	20.3845	21.1426	21.9558	22.8252	23.7520	24.7391	25.7924
9071	19.5457	20.2324	20.9700	21.7556	22.5961	23.4922	24.4449	25.4559	26.5394
4143	20.0784	20.7907	21.5540	22.3660	23.2318	24.1525	25.1279	26.1589	27.2501
9224	20.6109	21.3480	22.1360	22.9720	23.8611	24.8033	25.7978	26.8455	27.9514
4303	21.1424	21.9030	22.7138	23.5720	24.4814	25.4416	26.4520	27.5125	28.6384
9373	21.6717	22.4540	23.2858	24.1634	25.0849	26.0650	27.0875	28.1569	29.2884
4421	22.1972	22.9995	23.8496	24.7434	25.6791	26.6706	27.7015	28.7754	29.9084
9433	22.7174	23.5371	24.4026	25.3099	26.2564	27.2558	28.2908	29.3654	30.4844
4395	23.2302	24.0644	24.9427	25.8602	26.8140	27.8174	28.8529	29.9239	31.0354
9286	23.7331	24.5794	25.4674	26.3918	27.3493	28.3531	29.3851	30.4484	31.5564
4083	24.2243	25.0797	25.9743	26.9021	27.8599	28.8609	29.8848	30.9370	32.0334
8768	24.7015	25.5630	26.4608	27.3888	28.3433	29.3364	30.3503	31.3949	32.4754
3319	25.1625	26.0269	26.9248	27.8496	28.7972	29.7801	30.7801	31.8059	32.8634
7716	25.6050	26.4694	27.3641	28.2823	29.2200	30.1896	31.1726	32.1779	33.2114
1935	26.0270	26.8881	27.7766	28.6854	29.6103	30.5636	31.5270	32.5095	33.5164
5961	26.4265	27.2815	28.1609	29.0575	29.9668	30.9013	31.8429	32.8011	33.7834
9772	26.8017	27.6480	28.5157	29.3973	30.2887	31.2024	32.1207	33.0540	34.0114
3351	27.1512	27.9863	28.8397	29.7042	30.5757	31.4671	32.3616	33.2706	34.2034
6685	27.4739	28.2953	29.1323	29.9778	30.8280	31.6967	32.5675	33.4526	34.3614
9763	27.7686	28.5743	29.3931	30.2183	31.0468	31.8929	32.7409	33.6035	34.4814
2574	28.0347	28.8230	29.6224	30.4269	31.2338	32.0580	32.8847	33.7264	34.5844
5112	28.2719	29.0417	29.8213	30.6052	31.3913	32.1950	33.0018	33.8244	34.6644
7375	28.4805	29.2314	29.9913	30.7554	31.5219	32.3046	33.0952	33.9007	34.7244
9364	28.6614	29.3935	30.1345	30.8799	31.6285	32.3948	33.1679	33.9582	34.7644
1090	28.8160	29.5300	30.2532	30.9813	31.7133	32.4641	33.2227	33.9999	34.7944
2568	28.9462	29.6432	30.3498	31.0622	31.7794	32.5168	33.2624	34.0287	34.8144
3810	29.0542	29.7353	30.4260	31.1252	31.8202	32.5343	33.2808	34.0473	34.8344

8	23.4802	24.0790	24.6898	25.2959	25.9131	26.5500	27.1874	27.8324	28.
.1079	23.6735	24.2619	24.8606	25.4532	26.0561	26.6780	27.3005	27.9306	28.
.2925	23.8478	24.4249	25.0108	25.5897	26.1783	26.7859	27.3942	28.0106	28.
.4592	24.0034	24.5683	25.1410	25.7003	26.2812	26.8753	27.4705	28.0744	28.
.6078	24.1402	24.6926	25.2523	25.8045	26.3665	26.9481	27.5314	28.1241	28.
.7385	24.2589	24.7988	25.3460	25.8859	26.4360	27.0062	27.5788	28.1615	28.
.8518	24.3603	24.8883	25.4237	25.9522	26.4914	27.0514	27.6145	28.1886	28.
3.9493	24.4457	24.9625	25.4870	26.0051	26.5346	27.0855	27.6404	28.2073	28.
4.0309	24.5165	25.0229	25.5375	26.0463	26.5671	27.1102	27.6583	28.2194	28.
4.0985	24.5742	25.0711	25.5768	26.0773	26.5907	27.1272	27.6698	28.2265	28.
4.1535	24.6202	25.1076	25.6064	26.0998	26.6070	27.1382	27.6766	28.2302	28.
4.1974	24.6560	25.1359	25.6279	26.1153	26.6175	27.1447	27.6802	28.2319	28.
4.2316	24.6836	25.1564	25.6427	26.1253	26.6237	27.1481	27.6818	28.2325	28.
4.2574	24.7032	25.1705	25.6522	26.1312	26.6270	27.1496	27.6824	28.2327	28.
4.2761	24.7167	25.1796	25.6578	26.1343	26.6284	27.1501	27.6826	28.2328	28.
4.2890	24.7254	25.1850	25.6607	26.1357	26.6289	27.1503	27.6827	28.2328	28.
4.2973	24.7305	25.1878	25.6620	26.1362	26.6291	27.1504	27.6827	28.2328	28.
4.3022	24.7332	25.1890	25.6625	26.1364	26.6292	27.1504	27.6827	28.2328	28.
4.3048	24.7344	25.1894	25.6626	26.1365	26.6292	27.1504	27.6827	28.2328	28.
4.3059	24.7348	25.1895	25.6626	26.1365	26.6292	27.1504	27.6827	28.2328	28.
4.3063	24.7349	25.1895	25.6626	26.1365	26.6292	27.1504	27.6827	28.2328	28.
4.3064	24.7349	25.1895	25.6626	26.1365	26.6292	27.1504	27.6827	28.2328	28.
4.3064	24.7349	25.1895	25.6626	26.1365	26.6292	27.1504	27.6827	28.2328	28.
2.6874	91.8323	90.8897	89.7312	88.2262	86.3382	84.1264	81.6564	79.0171	76.
2.4433	91.4323	90.1230	88.3485	86.1062	83.4927	80.6083	77.5797	74.4999	71.
1.7439	90.1845	87.9966	85.2328	82.0783	78.6642	75.1554	71.6698	68.2702	64.
9.5618	86.7238	83.2051	79.3129	75.2436	71.1804	67.2503	63.5192	60.0009	56.
3.5101	78.9256	74.1012	69.2678	64.6503	60.3311	56.3482	52.7001	49.3810	46.
9.8736	64.1090	58.6534	53.6986	49.2932	45.3685	41.8768	38.8056	36.0715	33.
3.9642	38.9676	34.7103	31.1279	28.1137	25.5071	23.2918	21.3923	19.7207	18.
93	92	91	90	89	88	87	86	85	

p.802

p.128

p.449

p.764

p.72

p.371

p.660

p.937

p.01

4840	29.1421	29.8088	30.4869	31.1726	31.8653	32.5802	33.3075	34.0582	34.
5678	29.2122	29.8660	30.5321	31.2070	31.8902	32.5969	33.3179	34.0639	34.
6347	29.2668	29.9091	30.5649	31.2307	31.9063	32.6067	33.3234	34.0664	34.
6868	29.3079	29.9404	30.5875	31.2460	31.9158	32.6119	33.3258	34.0673	34.
7260	29.3377	29.9620	30.6021	31.2550	31.9207	32.6142	33.3267	34.0676	34.
7544	29.3583	29.9759	30.6107	31.2597	31.9229	32.6150	33.3270	34.0677	34.
7740	29.3716	29.9841	30.6152	31.2618	31.9237	32.6153	33.3271	34.0677	34.
7867	29.3794	29.9884	30.6172	31.2625	31.9239	32.6154	33.3271	34.0677	34.
7942	29.3835	29.9903	30.6179	31.2627	31.9240	32.6154	33.3271	34.0677	34.
7981	29.3853	29.9910	30.6181	31.2628	31.9240	32.6154	33.3271	34.0677	34.
7998	29.3859	29.9912	30.6182	31.2628	31.9240	32.6154	33.3271	34.0677	34.
8004	29.3861	29.9913	30.6183	31.2628	31.9240	32.6154	33.3271	34.0677	34.
8006	29.3862	29.9913	30.6183	31.2628	31.9240	32.6154	33.3271	34.0677	34.
8007	29.3862	29.9913	30.6183	31.2628	31.9240	32.6154	33.3271	34.0677	34.
5342	84.6913	83.8324	82.9655	82.0787	81.1567	80.2095	79.2258	78.1915	77.
5262	84.6850	83.8164	82.9079	82.0753	81.1477	80.1859	79.1698	78.0826	76.
5013	84.6653	83.7668	82.7957	82.0646	81.1197	80.1203	79.0435	77.8757	76.
4236	84.637	83.6283	82.5430	82.0312	81.0422	79.9725	78.8036	77.5247	76.
2080	84.4329	83.3185	82.0628	81.9385	80.8675	79.6917	78.3965	76.9806	75.
7222	84.0479	82.7300	81.2479	81.7296	80.5355	79.2152	77.7656	76.1919	74.
	83.3164	81.7313	79.9849	81.3327	79.9721	78.4767	76.8510	75.1041	73.
7991	82.0752	80.1834	78.1539	80.6592	79.0989	77.4062	75.5896	73.6602	71.
2327	80.1514	77.9394	75.6288	79.6153	77.8330	75.9298	73.9152	71.8059	69.
8049	77.3625	74.8446	72.2770	78.1020	76.0872	73.9700	71.7648	69.4820	67.
2854	73.5163	70.7366	67.9724	76.0101	73.7699	71.4531	69.0698	66.6270	64.
4315	68.4108	65.4609	62.5777	73.2398	70.7938	68.2987	65.7590	63.1836	60.
9884	61.8541	58.8491	55.9502	69.6819	67.0640	64.4235	61.7659	59.0964	56.
7138	53.6369	50.7265	47.9569	65.2230	62.4819	59.7497	57.0262	54.3127	51.
3436	43.5420	40.9299	38.4691	59.7452	56.9555	54.2020	51.4788	48.7973	46.
6038	31.3665	29.3016	27.3644	53.1385	50.3958	47.7090	45.0829	42.5247	40.
2383	16.9146	15.6917	14.5611	45.2965	42.7183	40.2227	37.8088	35.4883	33.
				36.1181	33.8664	31.7086	29.6491	27.6960	25.
				25.5358	23.7992	22.1581	20.6127	19.1637	17.
				13.5006	12.5062	11.5812	10.7182	9.9211	9.
34	83	82	81	80	79	78	77	76	

MORTALITY AND INTEREST PRESCRIBED IN CHAPTER 186 OF
of the right, then under or over the age and horizontally against the number

6	37	38	39	40	41	42	43	44	
2122	.9314	.9525	.9741	.9963	1.0204	1.0476	1.0818	1.1247	1
7993	1.8384	1.8799	1.9224	1.9673	2.0170	2.0765	2.1511	2.2406	2
5632	2.7215	2.7827	2.8465	2.9156	2.9958	3.0935	3.2120	3.3549	3
5043	3.5824	3.6625	3.7491	3.8470	3.9633	4.1025	4.2689	4.4683	4
3231	4.4202	4.5218	4.6356	4.7676	4.9232	5.1100	5.3274	5.5825	5
1210	5.2384	5.3658	5.5119	5.6810	5.8817	6.1167	6.3867	6.6979	7
2003	6.0420	6.1990	6.3812	6.5931	6.8394	7.1242	7.4472	7.8158	8
5657	6.8364	7.0266	7.2498	7.5045	7.7978	8.1328	8.5100	8.9373	9
4223	7.6245	7.8530	8.1167	8.4165	8.7573	9.1436	9.5722	10.0633	10
1729	8.4115	8.6788	8.9848	9.3295	9.7189	10.1577	10.6427	11.1944	11
2224	9.1978	9.5052	9.8538	10.2446	10.6836	11.1758	11.7180	12.3294	12
5713	9.9847	10.3325	10.7248	11.1626	11.6521	12.1985	12.7971	13.4697	14
4208	10.7736	11.1627	11.5986	12.0842	12.6251	13.2248	13.8812	14.6148	15
1711	11.5632	11.9945	12.4758	13.0100	13.6014	14.2558	14.9698	15.7626	16
2231	12.3553	12.8296	13.3570	13.9391	14.5823	15.2912	16.0610	16.9134	17
5775	13.1505	13.6685	14.2413	14.8725	15.5673	16.3290	17.1551	18.0668	19
4349	13.9494	14.5103	15.1297	15.8098	16.5546	17.3696	18.2516	19.2242	20
1957	14.7510	15.3560	16.0218	16.7493	17.5445	18.4125	19.3520	20.3843	21
2592	15.5563	16.2053	16.9160	17.6913	18.5336	19.4590	20.4549	21.5464	22
7262	16.3650	17.0566	17.8126	18.6354	19.5322	20.5079	21.5597	22.7080	23
4964	17.1756	17.9102	18.7112	19.5828	20.5301	21.5587	22.6641	23.8675	25
2685	17.9884	18.7656	19.6129	20.5324	21.5297	22.6090	23.7664	25.0222	26
2426	18.8030	19.6240	20.5167	21.4836	22.5289	23.6574	24.8642	26.1685	27
3184	19.6204	20.4844	21.4221	22.4344	23.5263	24.7014	25.9531	27.3034	28
5969	20.4397	21.3463	22.3271	23.3835	24.5195	25.7379	27.0321	28.4220	29
3772	21.2604	22.2079	23.2304	24.3286	25.5056	26.7641	28.0956	29.5192	31
1589	22.0808	23.0679	24.1300	25.2669	26.4814	27.7755	29.1387	30.5908	32
2403	22.8997	23.9243	25.0231	26.1889	27.4440	28.7676	30.1574	31.6318	33
7202	23.7152	24.7746	25.9075	27.1046	28.3878	29.7315	31.1471	32.6374	34
4969	24.5248	25.6164	26.7790	28.0022	29.3095	30.6727	32.1031	33.6027	35
2680	25.3263	26.4461	27.6338	28.8793	30.2049	31.5820	33.0208	34.5234	36
2314	26.1164	27.2597	28.4686	29.7314	31.0699	32.4548	33.8961	35.3950	36
7839	26.8913	28.0545	29.2796	30.5545	31.9002	33.2873	34.7248	36.2135	37
5219	27.6481	28.8266	30.0631	31.3446	32.6922	34.0736	35.5029	36.9760	38
2427	28.3833	29.5725	30.8153	32.0982	33.4420	34.8137	36.2278	37.6799	39
2429	29.0935	30.2885	31.5326	32.8117	34.1460	35.5031	36.8970	38.3228	39
5193	29.7753	30.9714	32.2117	33.4817	34.8019	36.1396	37.5082	38.9033	40
2686	30.4255	31.6179	32.8494	34.1058	35.4074	36.7209	38.0601	39.4208	40
3892	31.0411	32.2250	33.4462	34.6820	35.9604	37.2458	38.5521	39.8758	41
4755	31.6192	32.7907	33.9946	35.2082	36.4597	37.7137	38.9847	40.2704	41
2261	32.1577	33.3128	34.4954	35.6833	36.9048	38.1251	39.3599	40.6076	41
5390	32.6548	33.7896	34.9478	36.1069	37.2962	38.4819	39.6820	40.8917	42
2125	33.1088	34.2202	35.3510	36.4793	37.6357	38.7868	39.9521	41.1272	42
4449	33.5188	34.6040	35.7055	36.8023	37.9257	39.0437	40.1760	41.3189	42
8354	33.8843	34.9415	36.0130	37.0783	38.1701	39.2567	40.3583	41.4719	42
1835	34.2057	35.2342	36.2758	37.3108	38.3727	39.4301	40.5037	41.5910	42
4896	34.4844	35.4843	36.4972	37.5036	38.5376	39.5684	40.6170	41.6807	42
7551	34.7225	35.6950	36.6807	37.6605	38.6692	39.6762	40.7023	41.7458	42
2819	34.9231	35.8697	36.8301	37.7857	38.7717	39.7573	40.7640	41.7907	42
1730	35.0895	36.0119	36.9493	37.8832	38.8489	39.8345	40.8067	41.8197	42
3314	35.2249	36.1254	37.0421	37.9566	38.9049	39.8905	40.8342	41.8372	42
4604	35.3229	36.2137	37.1120	38.0099	38.9435	39.9167	40.8504	41.8462	42
5633	35.4170	36.2803	37.1627	38.0467	38.9684	39.9321	40.8589	41.8502	42
6434	35.4804	36.3286	37.1977	38.0704	38.9831	39.9402	40.8627	41.8516	42
7038	35.5264	36.3619	37.2203	38.0844	38.9908	39.9438	40.8641	41.8521	42
796	35.5581	36.3834	37.2336	38.0917	38.9942	39.9451	40.8645	41.8522	42
	35.5785	36.3961	37.2406	38.0950	38.9954	39.9455	40.8646		67
	35.5906	36.4028	37.2437	38.0962	38.9958	39.9456		68.3367	67
	35.5950	36.4050	37.2450	38.0966	38.9959		69.5655	68.3061	67

F THE ACTS OF 1861, — "COMBINED EXPERIENCE," 4
 number of years is the net single premium, in dollars and decimals, to

45	46	47	48	49	50	51	52	
.1742	1.2345	1.2996	1.3711	1.4481	1.5326	1.6248	1.7261	1
.3467	2.4681	2.6002	2.7437	2.8995	3.0700	3.2561	3.4597	3
.5183	3.7026	3.9022	4.1194	4.3555	4.6136	4.8948	5.1993	5
.6908	4.9384	5.2071	5.4995	5.8173	6.1642	6.5392	6.9470	7
.8646	6.1770	6.5162	6.8850	7.2858	7.7201	8.1912	8.7020	9
.0410	7.4196	7.8305	8.2769	8.7594	9.2833	9.8502	10.4612	11
.2212	8.6671	9.1507	9.6736	10.2398	10.8531	11.5131	12.2250	12
.4061	9.9202	10.4755	11.0768	11.7264	12.4266	13.1804	13.9927	14
.5936	11.1777	11.8065	12.4859	13.2166	14.0043	14.8514	15.7666	16
.7880	12.4411	13.1431	13.8983	14.7107	15.5854	16.5282	17.5446	18
.9879	13.7098	14.4829	15.3145	16.2081	17.1721	18.2089	19.3257	20
.1929	14.9815	15.8262	16.7338	17.7107	18.7624	19.8925	21.1061	22
.4007	16.2565	17.1725	18.1580	19.2168	20.3555	21.5755	22.8832	24
.6117	17.5343	18.5235	19.5855	20.7255	21.9479	23.2554	24.6529	26
.8254	18.8166	19.8776	21.0155	22.2337	23.5374	24.9283	26.4098	27
.0433	20.1019	21.2340	22.4449	23.7390	25.1203	26.5891	28.1492	29
.2640	21.3894	22.5899	23.8717	25.2381	26.6918	28.2334	29.8637	31
.4869	22.6764	23.9433	25.2926	26.7264	28.2476	29.8541	31.5452	33
.7093	23.9610	25.2911	26.7032	28.1998	29.7811	31.4437	33.1875	35
.9294	25.2403	26.6292	28.0997	29.6521	31.2852	32.9961	34.7829	36
.1445	26.5104	27.9539	29.4762	31.0765	32.7541	34.5042	36.3317	38
.3508	27.7678	29.2596	30.8264	32.4677	34.1811	35.9611	37.8111	39
.5450	29.0072	30.5402	32.1450	33.8192	35.5597	37.3596	39.2222	41
.7222	30.2228	31.7909	33.4260	35.1248	36.8830	38.6935	40.5581	42
.8767	31.4100	33.0060	34.6634	36.3780	38.1451	39.9563	41.8125	43
.0043	32.5633	34.1798	35.8512	37.5733	39.3400	41.1421	42.9811	44
.0997	33.6774	35.3065	36.9851	38.7049	40.4620	42.2468	44.0599	45
.1579	34.7479	36.3812	38.0577	39.7675	41.5073	43.2666	45.0452	46
.1736	35.7680	37.3986	39.0649	40.7574	42.4723	44.1980	45.9349	47
.1424	36.7337	38.3540	40.0032	41.6713	43.3536	45.0390	46.7280	48
.0596	37.6405	39.2440	40.8694	42.5059	44.1494	45.7887	47.4254	49
.9209	38.4853	40.0656	41.6605	43.2595	44.8588	46.4479	48.0303	49
.7233	39.2652	40.8160	42.3748	43.9313	45.4826	47.0197	48.5471	50
.4640	39.9774	41.4936	43.0113	44.5220	46.0236	47.5082	48.9825	50
.1405	40.6205	42.0976	43.5712	45.0344	46.4858	47.9208	49.3435	50
.7514	41.1938	42.6287	44.0571	45.4722	46.8752	48.2620	49.6373	50
.2960	41.6979	43.0893	44.4720	45.8410	47.1981	48.5398	49.8718	51
.7748	42.1351	43.4829	44.8216	46.1468	47.4609	48.7614	50.0544	51
.1901	42.5087	43.8145	45.1114	46.3957	47.6706	48.9330	50.1919	51
.5442	42.8234	44.0894	45.3473	46.5743	47.8339	49.0630	50.2916	51
.8431	43.0844	44.3132	45.5355	46.7490	47.9569	49.1570	50.3604	51
.0910	43.2968	44.4918	45.6821	46.8655	48.0461	49.2220	50.4163	51
.2928	43.4663	44.6308	45.7926	46.9504	48.1076	49.2639	50.4424	51
.4538	43.5963	44.7356	45.8727	47.0087	48.1473	49.2886	50.4562	51
.5792	43.6977	44.8115	45.9279	47.0463	48.1707	49.3016	50.4623	51
.6736	43.7700	44.8639	45.9635	47.0684	48.1830	49.3074	50.4645	51
.7421	43.8197	44.8977	45.9845	47.0801	48.1885	49.3095	50.4652	51
.7893	43.8518	44.9176	45.9955	47.0853	48.1905	49.3102	50.4654	51
.8198	43.8707	44.9281	46.0004	47.0872	48.1911	49.3104		57
.8378	43.8806	44.9327	46.0022	47.0878	48.1913		58.7249	57
.8472	43.8850	44.9344	46.0027	47.0880		59.9431	58.7246	57
.8514	43.8866	44.9349	46.0029		61.1641	59.9427	58.7235	57
.8529	43.8871	44.9351		62.3824	61.1637	59.9415	58.7201	57
.8534	43.8873		63.5920	62.3820	61.1625	59.9379	58.7107	57
.8536		64.8118	63.5915	62.3807	61.1586	59.9279	58.6896	57
	66.0172	64.8113	63.5901	62.3765	61.1478	59.9053	58.6494	57
.2126	66.0167	64.8097	63.5856	62.3649	61.1235	59.8623	58.5812	57
.2120	66.0150	64.8048	63.5731	62.3388	61.0774	59.7893	58.4755	57
.2102	66.0007	64.7013	63.5450	62.2892	60.9991	59.6767	58.3223	56

ORTAL

of the

6

7122

7993

5632

5043

3231

1210

2003

5657

4223

1729

9224

5713

4208

1711

2231

5775

4349

1957

2592

7262

4964

2685

2426

3184

5969

3772

1589

2403

7202

4969

2045	65.9951	64.7609	63.4916	62.2051	60.8778	59.5127	58.1110	56.
1886	65.9621	64.7031	63.4009	62.0747	60.7019	59.2865	57.8305	56.
1527	65.8995	64.6511	63.2603	61.8856	60.4593	58.9863	57.4710	55.
0845	65.7932	64.4531	63.0565	61.6248	60.1373	58.6008	57.0195	55.
9688	65.6284	64.2328	62.7754	61.2786	59.7238	58.1176	56.4649	54.
7895	65.3895	63.9200	62.4023	60.8341	59.2056	57.5240	55.7900	54.
5296	65.0601	63.5258	61.9232	60.2770	58.5590	56.8081	55.0020	53.
1712	64.6228	63.0079	61.3227	59.5926	57.8011	55.9583	54.0727	52.
6955	64.0612	62.3588	60.5850	58.7671	56.8897	54.9637	53.0012	51.
0845	63.3574	61.5614	59.6953	57.7873	55.8220	53.8170	51.7826	49.
3188	62.4928	60.5997	58.6392	56.6405	54.5921	52.5128	50.4156	48.
3782	61.4500	59.4581	57.4031	55.3183	53.1933	51.0498	48.9018	46.
2437	60.2122	58.1220	55.9779	53.8145	51.6242	49.4296	47.2442	45.
8971	58.7635	56.5815	54.3571	52.1277	49.8865	47.6556	45.4486	43.
3210	57.0932	54.8295	52.5389	50.2596	47.9838	45.7339	43.5212	41.
5038	55.1936	52.8642	50.5254	48.2141	45.9227	43.6712	41.4686	39.
4371	53.0628	50.6878	48.3207	45.9983	43.7103	41.4744	39.3005	37.
1188	50.7030	48.3047	45.9324	43.6199	41.3542	39.1541	37.0274	34.
5514	48.1191	45.7232	43.3688	41.0870	38.8656	36.7213	34.6594	32.
7402	45.3201	42.9522	40.6386	38.4116	36.2564	34.1869	32.2081	30.
6950	42.3156	40.0012	37.7549	35.6065	33.5382	31.5634	29.6848	27.
4262	39.1159	36.8842	34.7314	32.6843	30.7244	28.8629	27.1011	25.
9451	35.7362	33.6162	31.5889	29.6593	27.8280	26.0978	24.4669	22.
2681	32.1928	30.2117	28.3285	26.5455	24.8623	23.2785	21.7944	20.
4130	28.5014	26.6875	24.9723	23.3572	21.8386	20.4183	19.0949	17.
3969	24.6802	23.0597	21.5358	20.1065	18.7709	17.5292	16.3758	15.
2396	20.7467	19.3452	18.0320	16.8086	15.6722	14.6192	13.6454	12.
9601	16.7192	15.5580	14.4773	13.4774	12.5511	11.6970	10.9099	10.
5783	12.6128	11.7158	10.8867	10.1220	9.4170	8.7694	8.1733	7.
1107	8.4467	7.8347	7.2701	6.7526	6.2770	5.8406	5.4415	5.
5782	4.2386	3.9255	3.6384	3.3770	3.1358	2.9169	2.7160	2.

	35.5997	36.4068	37.2454	38.0967		70.7195	69.5648	68.3941	67
175	35.6007	36.4072	37.2455		71.8570	70.7187	69.5626	68.3878	67
8185	35.6010	36.4073		72.9762	71.8561	70.7163	69.5557	68.3704	67
8188	35.6011		74.0765	72.9752	71.8534	70.7087	69.5366	68.3312	67
8189		75.1566	74.0754	72.9722	71.8450	70.6877	69.4937	68.2568	66
	76.2152	75.1553	74.0721	72.9629	71.8218	70.6404	69.4121	68.1305	66
2514	76.2138	75.1515	74.0617	72.9371	71.7695	70.5505	69.2736	67.9348	66
2498	76.2095	75.1398	74.0328	72.8789	71.6701	70.3980	69.0590	67.6510	66
2450	76.1962	75.1073	73.9677	72.7683	71.5014	70.1616	68.7479	67.2596	65
2299	76.1594	75.0340	73.8440	72.5806	71.2399	69.8190	68.3188	66.7401	65
1879	76.0764	74.8948	73.6341	72.2898	70.8608	69.3464	67.7492	66.0729	64
0932	75.9187	74.6586	73.3088	71.8681	70.3379	68.7191	67.0177	65.2368	63
9133	75.6512	74.2925	72.8372	71.2866	69.6438	67.9135	66.1009	64.2096	62
6080	75.2365	73.7618	72.1808	70.5147	68.7524	66.9039	64.9746	62.9707	60
1349	74.6353	73.0299	71.3234	69.5233	67.6353	65.6636	63.6162	61.5002	59
4490	73.8062	72.0583	70.2146	68.2809	66.2629	64.1677	62.0039	59.7791	57
5030	72.7057	70.8105	68.8250	66.7546	64.6077	62.3921	60.1168	57.7947	55
2473	71.2923	69.2467	67.1178	64.9137	62.6430	60.3139	57.9411	55.5379	53
6347	69.5209	67.3256	65.0588	62.7286	60.3435	57.9178	55.4667	53.0063	50
6136	67.3448	65.0086	62.6148	60.1711	57.6923	55.1928	52.6910	50.2027	47
1308	64.7202	62.2583	59.7543	57.2224	54.6771	52.1360	49.6170	47.1329	44
1363	61.6048	59.0394	56.4563	53.8689	51.2948	48.7508	46.2512	43.8076	41
5819	57.9586	55.3281	52.7054	50.1070	47.5491	45.0441	42.6051	40.2381	37
4218	53.7546	51.1073	48.4979	45.9410	43.4477	41.0288	38.6714	36.4367	34
6253	48.9734	46.3726	43.8383	41.3794	39.0049	36.7188	34.5235	32.4214	30
1703	43.6101	41.1292	38.7363	36.4380	34.2359	32.1288	30.1210	28.2117	26
0511	37.6706	35.3878	33.2095	31.1338	29.1571	27.2805	25.5052	23.8261	22
2745	31.1670	29.1685	27.2770	25.4850	23.7926	22.1973	20.6967	19.2861	17
8543	24.1221	22.4926	20.9590	19.5184	18.1682	16.9019	15.7191	14.6129	13
8164	16.5600	15.3830	14.2856	13.2628	12.3089	11.4203	10.5953	9.8280	9
1885	8.5065	7.8734	7.2889	6.7460	6.2436	5.7776	5.3490	4.9494	4
75	74	73	72	71	70	69	68	67	

6742	55.2086	53.7126	31
3370	54.8122	53.2552	30
9143	54.3253	52.7035	29
3951	53.7380	52.0487	28
7715	53.0409	51.2788	27
0282	52.2250	50.3952	26
1582	51.2843	49.3903	25
1551	50.2145	48.2630	24
0143	49.0144	47.6146	23
7346	47.6853	45.6477	22
3174	46.2300	44.1670	21
7656	44.6536	42.5776	20
0847	42.9615	40.8849	19
2803	41.1594	39.0970	18
3587	39.2559	37.2225	17
3290	37.2602	35.2697	16
2010	35.1812	33.2482	15
9841	33.0291	31.1673	14
0893	30.8138	29.0367	13
3270	28.5455	26.8644	12
9083	26.2328	24.6605	11
4422	23.8865	22.4343	10
9402	21.5165	20.1920	9
4130	19.1293	17.9403	8
8675	16.7321	15.6845	7
3114	14.3305	13.4278	6
7505	11.9280	11.1750	5
1886	9.5297	8.9274	4
5312	7.1368	6.6876	3
0797	4.7523	4.4527	2
5371	2.3730	2.2237	1
8	57	56	

ANIES.

1. RTAL

2. of the

3. 6

3. 1

4. 7122

4. 7993

5. 3632

5. 5043

5. 3231

5. 1210

5. 9003

7. 5657

7. 4223

7. 1729

8. 9224

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

8. 1

PER CENT.
insure \$100.

53	54	55	
.8359	1.9532	2.0831	1
.6781	3.9155	4.1749	2
.5289	5.8860	6.2717	3
.3874	7.8677	8.3777	

54

57

58.

5917

5940

5947

5949

5115

5112

5102

5070

4982

4784

4408

3770

2781

1346

9368

52.7567

52.7575

52.7578

56.3102

56.3099

56.3090

56.3060

56.2978

56.2792

56.2439

56.1840

56.0912

55.9567

55.7712

55.5249

53.9367

53.9310

55.1196

55.1193

55.1184

55.1156

55.1079

55.0905

55.0574

55.0012

54.9140

54.7876

54.6133

54.3820

54.0849

44

45

44

43

42

41

40

39

38

37

36

35

34

33

32

LIFE COMPANIES.

	BEEKSHIRE LIFE, Pittsfield.	MASSACHUSETTS MUTUAL LIFE, Springfield.	MASSACHUSETTS HOSPITAL LIFE, Boston.	NEW ENGLAND MUTUAL LIFE, Boston.	STATE MUTUAL LIFE, Worcester.
Amount insured by existing policies,	\$2,162,900 00	\$5,774,730 00	\$77,950 00	\$16,437,199 00	\$3,012,068 29
Present net value of existing policies,	142,589 68	259,216 12	10,278 93	1,233,625 57	381,568 47
Amount of losses ascertained and unpaid, claimed, whether acknowledged as due or not by the Company,	2,000 00*	6,500 00†	- -	1,000 00	1,000 00
Amount due from Company on its declared, promised, or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits,	5,000 00	11,000 00‡	- -	- -	1,000 00
Present value of annuities due from the Company,	- -	46,711 60||	- -	14,778 57	5,923 95b
Full amount of Assets of the Company,	- -	- -	52,557 13	- -	- -
Amount of Bank Stock owned by the Company,	278,462 52	424,309 53	532,364 54	2,095,944 47	535,122 31
of Railroad Stock owned by the Company, of Railroad Bonds owned by the Company, invested in real estate,	33,630 00	21,548 00	- -	144,350 00	90,700 00
loaned on mortgage of real estate,	- -	- -	6,319 40	24,803 50	- -
loaned on notes secured by collaterals of per- sonal property,	- -	- -	30,175 15	11,040 00	24,255 00
loaned without collaterals,	- -	9,632 24	5,687 46	243,530 22	- -
of all other investments,	105,250 00	162,550 00	349,034 14	592,895 84	151,916 00
	1,500 00	6,500 00	169,782 47	64,300 00	17,160 00
	21,770 00	6,900 00	- -	- -	123,490 77
	116,312 52	217,179 29	21,365 92	1,015,025 41	127,600 54

Amount received for premiums the past year, . . .	67,589 14	167,368 70	1,608 48	431,640 10	65,198 88
received for premiums in cash, . . .	48,543 51	113,029 07	1,608 48	246,865 43	61,264 69 ^c
received for premiums in promissory notes, or securities, . . .	19,045 63	54,339 63	-	230,103 76	3,934 19 ^d
received for interest the past year, . . .	9,547 04	14,686 48§	35,111 43	98,122 06	24,950 27 ^e
paid for interest the past year, . . .	-	7,000 00 ^a	-	-	3,500 00 ^f
of guarantee funds in cash, . . .	100,000 00	100,000 00	-	-	50,000 00
in subscription notes, . . .	-	-	-	-	50,000 00
paid for expenses, taxes, and commissions, the past year, . . .	11,968 29	25,114 48	-	51,728 48	7,425 11

|| Balance of dividend unpaid.
 b Dividend on term policies.
 f Interest on guaranty capital.

‡ Not acknowledged by the Company.
 a Dividend on guaranty capital.
 e About \$10,000 is due, but not received.

* Reported, but not due.
 † Not due.
 § Including \$3,443.99, interest accrued and not paid.
 c Including \$3,271.97 in hands of agents.
 d Deferred premiums.

A G G R E G A T E .

Amount insured by existing policies,	\$27,464,847 29
Present net value of existing policies,	2,027,278 77
Amount of losses ascertained and unpaid,	10,500 00
claimed, whether acknowledged as due or not by the Company,	17,000 00
Amount due from the Company on its declared, promised, or acknowledged indebtedness, or other claims, includ- ing dividends, bonuses on distribution of surplus, or as profits,	67,414 12
Present value of annuities due from the Company, . . .	52,557 13
Full amount of Assets of the Company,	3,736,203 37
Amount of Bank Stock owned by the Company, . . .	290,228 00
of Railroad Stock owned by the Company, . . .	31,122 90
of Railroad Bonds owned by the Company, . . .	65,470 15
invested in real estate,	258,849 92
loaned on mortgage of real estate,	1,361,645 98
loaned on notes secured by collaterals of per- sonal property,	259,242 47
loaned without collaterals,	152,160 77
of all other investments,	1,497,483 14
received for premiums the past year,	733,465 30
received for premiums in cash,	471,371 18
received for premiums in promissory notes, or securities,	307,423 21
received for interest the past year,	182,417 28
paid for interest the past year,	10,500 00
of guarantee funds in cash,	250,000 00
in subscription notes,	50,000 00
paid for expenses, taxes, and commissions, the past year,	96,236 36

REMARKS.

BERKSHIRE LIFE INSURANCE COMPANY, PITTSFIELD.

[Incorporated, 1851—Charter perpetual.]

THOS. F. PLUNKETT, *President.*

Secretary, BENJ. CHICKERING.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Pittsfield Bank, Pittsfield, .	\$100	\$10,000	\$100	\$10,000
50 “ Agricultural Bank, Pittsfield, .	100	5,000	100	5,000
50 “ Adams Bank, Adams, .	100	5,000	100	5,000
80 “ Safety Fund Bank, Boston, .	100	8,000	91	7,280
20 “ Revere Bank, Boston, .	100	2,000	90	1,800
50 “ Bank of Commerce, Boston, .	100	5,000	91	4,550
		\$35,000		\$33,630

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,)	\$33,630 00
Loaned on mortgages of real estate, . .	105,250 00
Loaned on notes without collaterals, . .	21,770 00
Loaned on notes secured by collaterals, . .	1,500 00
Premium loan on policies in force, . . .	77,444 51
United States coupon bonds, 6 per ct., 1881, .	9,450 00
United States coupon bonds, 5 per ct., 1874, .	8,450 00
United States treasury notes, 6 per cent., .	300 00
Loaned Town of Pittsfield,	6,000 00
Cash on hand and in bank,	3,526 02
Due from agents,	3,779 52
Office furniture,	777 50
Interest accrued on loans,	5,559 53
Deferred premiums,	1,025 44
	\$278,462 52

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, SPRINGFIELD.

[Incorporated, May 15, 1851—Charter unlimited.]

C. RICE, *President.*

Secretary, F. B. BACON.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
43 shares Bank of Commerce, Boston, .	\$100	\$4,300	\$91	\$3,913
25 “ Webster Bank, Boston, .	100	2,500	90	2,250
		\$6,800		\$6,163
<i>Amounts carried forward,</i> . . .				

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>	.	\$6,800		\$6,163
30 shares Merchants' Bank, Boston,	\$.100	3,000	\$82½	2,475
15 " Eliot Bank, Boston,	. 100	1,500	94	1,410
42 " Springfield Bank, Springfield, .	100	4,200	100	4,200
56 " Western Bank, Springfield, .	100	5,600	25	1,400
15 " Pyncheon Bank, Springfield, .	100	1,500	100	1,500
20 " Holyoke Bank, Northampton, .	100	2,000	100	2,000
24 " Cabot Bank, Chicopee, .	100	2,400	100	2,400
		<u>\$27,000</u>		<u>\$21,548</u>

Assets of the Company, November 1, 1861 :—

Bank stocks, (market value,)	\$21,548 00
Real estate,	9,632 24
Loaned on mortgages of real estate, . .	162,550 00
Loaned on notes secured by collaterals, .	6,500 00
Loaned on notes without collaterals, . .	6,900 00
Loan notes with int. accrued to Aug. 1, 1861, .	135,658 45
Deferred premiums in notes at 6 per cent., .	30,602 78
Due from agents,	12,909 21
Conditional notes for war permits, . . .	2,074 00
United States treasury notes and bonds, .	25,250 00
Michigan State bonds,	3,000 00
Cash on hand and in hands of agents, . .	<u>7,684 85</u>
	\$424,309 53

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY, BOSTON.

[Incorporated, Feb. 14, 1818—additional Acts, June 14, 1823; Jan. 17, 1824; March 4, 1839.]

ROBERT HOOPER, *Vice-President.*

Secretary, MOSES L. HALE.

CHARLES G. LORING, *Actuary.*

Assets of the Company, November 1, 1861 :—

Railroad stocks,	\$6,319 40
Railroad bonds,	30,175 15
Real estate,	5,687 46
Loaned on mortgages of real estate, . .	349,034 14
Loaned on notes secured by collaterals, .	169,782 47
United State treasury notes and stock, .	11,076 34
Massachusetts State loan,	2,426 65
Boston City loan,	4,297 20
Roxbury City loan,	2,527 76
Cash on hand,	<u>1,037 97</u>
	\$582,364 54

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY, BOSTON.

[Incorporated, April 1, 1835—Charter perpetual.]

WILLARD PHILLIPS, *President.**Secretary,* BENJ. F. STEVENS.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
240 shares Eagle Bank, Boston, . .	\$100	\$24,000	\$95	\$22,800
180 " State Bank, Boston, . .	60	10,800	60	10,800
240 " Tremont Bank, Boston, . .	100	24,000	104½	25,020
48 " Atlantic Bank, Boston, . .	100	4,800	70	3,360
219 " Bay State Bank, Lawrence, . .	75	16,425	75	16,425
116 " Merchants' Bank, Boston, . .	100	11,600	82½	9,570
250 " National Bank, Boston, . .	100	25,000	87	21,750
79 " City Bank, Lynn, . .	100	7,900	100	7,900
100 " Hide and Leather B'k, Boston, .	100	10,000	90	9,000
100 " Revere Bank, Boston, . .	100	10,000	90	9,000
50 " Continental Bank, Boston, . .	100	5,000	90	4,500
50 " Howard Bank, Boston, . .	100	5,000	84½	4,225
		<hr/> \$154,525		<hr/> \$144,350

Railroad Stocks:—

105 shares Boston and Maine Railroad, .	\$100	\$10,500	\$102½	\$10,762½
28 " Boston and Providence R. R., .	100	2,800	100¾	2,821
120 " Fitchburg Railroad, . .	100	12,000	93½	11,220
		<hr/> \$25,300		<hr/> \$24,803½

Railroad Bonds:—

Boston, Concord and Montreal R. R. bonds, .	\$10,050	\$8,040
Rutland and Burlington Railroad, . .	10,000	3,000
	<hr/> \$20,050	<hr/> \$11,040

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,)	\$144,350 00
Railroad stocks, (market value,)	24,803 00
Railroad bonds, (market value,)	11,040 00
Real estate,	243,530 22
Loaned on mortgage of real estate,	592,895 84
Loaned on notes secured by collaterals,	64,300 00
Loaned on assignment of a first mortgage on real estate,	35,000 00
Loaned on 27 shares Boston Gas Light Co., (par value, \$500; market value, \$705,)	19,035 00
Loaned on 5 shares Dwight Manufacturing Co., (par value, \$1,000; market value, \$500,)	2,500 00
Loaned on 5 shares Mass. Cotton Mills, (par value, \$1,000; market value, \$800,)	4,000 00
<i>Amount carried forward,</i>	<hr/> \$1,141,454 06

<i>Amount brought forward,</i>	\$1,141,454	06
United States stocks,	122,902	09
Loaned to Cities and Towns in Mass. and N. H.,	200,555	00
Prem. notes secured by collateral in the policies,	497,463	58
Outstanding premiums and amounts due from agents on policies in force October 31, 1861, not included in the above list of assets,	113,564	41
Cash in Merchants' Bank, Boston,	20,005	33
	<hr/>	\$2,095,944 47

STATE MUTUAL LIFE ASSURANCE COMPANY, WORCESTER.

[Incorporated, March 16, 1844—Charter unlimited.]

ISAAC DAVIS, *President.**Secretary,* CLARENDON HARRIS.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
75 shares Hide and Leather B'k, Boston, \$100		\$7,500	\$90	\$6,750
50 " Continental Bank, Boston, . 100		5,000	90	4,500
45 " Atlantic Bank, Boston, . 100		4,500	70	3,150
50 " Safety Fund Bank, Boston, . 100		5,000	91	4,550
45 " Revere Bank, Boston, . 100		4,500	90	4,050
50 " Shawmut Bank, Boston, . 100		5,000	85	4,250
100 " Howard Bank, Boston, . 100		10,000	84½	8,450
50 " Bank of the Republic, Boston, 100		5,000	90	4,500
50 " Webster Bank, Boston, . 100		5,000	90	4,500
50 " Leicester Bank, Leicester, . 100		5,000	100	5,000
179 " Quinsigamond B'k, Worcester, 100		17,900	100	17,900
92 " Central Bank, Worcester, . 100		9,200	100	9,200
40 " City Bank, Worcester, . 100		4,000	100	4,000
20 " Northboro' Bank, Northboro', 100		2,000	100	2,000
79 " Grafton Bank, Grafton, . 100		7,900	100	7,900
		<hr/>		<hr/>
		\$97,500		\$90,700

Railroad Bonds:—

Norwich and Worcester Railroad bonds, .	\$5,000	\$5,000
Providence and Worcester Railroad bonds, .	20,000	19,255
	<hr/>	<hr/>
	\$25,000	\$24,255

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,)	\$90,700	00
Railroad bonds, (market value,)	24,255	00
Loaned on mortgage of real estate,	151,916	00
Loaned with bank stock collateral,	17,160	00
Loaned on personal security,	123,490	77
Loaned to Cities and Towns,	27,500	00
U. S. treasury notes, (par value, \$30,150,)	29,502	50
Guarantee capital stock notes,	50,000	00
Deferred premiums,	3,934	19
Balances in hands of agents,	3,271	97
Cash in Quinsigamond Bank,	12,795	49
Cash in hands of Secretary,	596	39
	<hr/>	

\$535,122 31

FOREIGN LIFE COMPANIES.

	CONNECTICUT MUTUAL LIFE, Hartford, Ct.	CHARTER OAK LIFE, Hartford, Ct.	EQUITABLE LIFE, New York.	GERMANIA LIFE, New York.	GUARDIAN LIFE, New York.
Amount insured by existing policies,	\$26,894,265 00	\$5,320,656 33	\$3,267,300 00	\$965,379 00	\$1,038,650 00
Present net value of existing policies,	2,847,894 59	373,028 91	97,333 34	21,275 21	24,264 83
Amount of losses ascertained and unpaid,	51,650 00	6,500 00	5,000 00	-	-
claimed, whether acknowledged as due or not by the Company,	5,500 00	-	-	-	2,000 00
Amount due from Company on its declared, promised, or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits,	295,523 00*	8,000 00	633 50	-	245 00
Present value of annuities due from the Company,	-	-	-	2,892 16	-
Full amount-of Assets of the Company,	4,126,072 79	735,337 82	220,864 96	200,451 63	135,351 60\$
Amount of Bank Stock owned by the Company,	33,175 00	158,150 00	-	-	-
of Railroad Stock owned by the Company,	14,750 00	-	-	-	-
of Railroad Bonds owned by the Company,	41,680 00	-	-	-	-
invested in real estate,	-	2,000 00	-	-	-
loaned on mortgage of real estate,	2,444,587 37	27,042 73	24,000 00	74,750 00	25,250 00
loaned on notes secured by collaterals of per- sonal property,	78,229 14	15,872 16	-	-	-
loaned without collaterals,	1,265,984 83	17,028 85	-	-	-
of all other investments,	247,636 45	515,744 08	196,864 96	125,701 63	107,780 03

Amount received for premiums the past year, . . .	867,018 10	176,863 44	99,571 92	32,682 04 |||	30,052 29
received for premiums in cash, . . .	468,323 61	131,291 44	93,967 61	27,455 98	30,052 29
received for premiums in promissory notes, or securities, . . .	398,694 49	45,572 00	5,604 31	5,926 06 ^a	-
received for interest the past year, . . .	261,269 72	23,183 78	8,298 27†	9,526 53	6,263 35
paid for interest the past year, . . .	-	-	7,000 00‡	-	5,233 90
of guarantee funds in cash, . . .	-	150,000 00	100,000 00	200,000 00	125,000 00
in subscription notes, . . .	-	50,000 00	-	-	-
paid for expenses, taxes, and commissions, the past year, . . .	84,952 51	27,301 08	27,793 70	22,646 47	20,023 87

* Dividends not yet due.

† Accrued.

‡ Dividends on capital stock.

§ Of this amount, \$2,321.58 is the value of re-insurance.

|| Cash, \$27,455.98; deferred, \$5,226.06.
a Returned as deferred.

	HOME LIFE, Brooklyn, N. Y.	KNICKERBOCKER LIFE, New York.	MANHATTAN LIFE, New York.	MUTUAL BENEFIT LIFE, Newark, N. J.	MUTUAL LIFE, New York.
Amount insured by existing policies,	\$2,089,800 00	\$1,950,084 00	\$12,647,203 00	\$23,543,617 00	\$37,462,888 39
Present net value of existing policies,	58,592 39	105,679 83	853,959 89	2,684,133 92	4,834,555 00
Amount of losses ascertained and unpaid, claimed, whether acknowledged as due or not by the Company,	- - - 10,000 00*	1,000 00† 10,000 00†	41,200 00 42,000 00	104,400 00|| -	78,500 00 -
Amount due from Company on its declared, promised, or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits,	- - -	29,969 87	53,720 53	637,583 00§	4,872 42b
Present value of annuities due from the Company,	- - -	- - -	3,386 29	7,834 00	23,698 29
Full amount of Assets of the Company,	188,941 74	271,925 09	1,145,792 51	4,104,572 10	7,899,383 91
Amount of Bank Stock owned by the Company,	- - -	- - -	8,750 00	- - -	- - -
of Railroad Stock owned by the Company,	- - -	- - -	- - -	- - -	- - -
of Railroad Bonds owned by the Company,	- - -	- - -	- - -	- - -	- - -
invested in real estate,	- - -	4,149 00	119,461 19	50,000 00	- - -
loaned on mortgage of real estate,	110,500 00	138,905 13	327,200 00	81,406 36	24,757 88
loaned on notes secured by collaterals of per- sonal property,	- - -	49,430 38	516,101 72	2,295,961 18	6,615,993 39
loaned without collaterals,	- - -	19,342 05	- - -	1,380,735 09a	- - -
of all other investments,	78,441 74	60,098 53	174,279 60	296,469 47	1,258,632 64

Amount received for premiums the past year, . . .	83,301 58	59,167 82	391,488 63	710,828 62	1,121,242 57
received for premiums in cash, . . .	33,386 33	49,280 42	229,160 52	604,071 23	1,121,242 57
received for premiums in promissory notes, or securities, . . .	49,915 25	9,887 40	162,328 11	106,757 39	—
received for interest the past year, . . .	10,067 63	15,223 61	51,466 14	216,528 31	448,824 53
paid for interest the past year, . . .	—	230 45	3,218 44	—	—
of guarantee funds in cash, . . .	125,000 00	100,000 00	100,000 00	—	—
in subscription notes, . . .	—	—	—	—	—
paid for expenses, taxes, and commissions, the past year, . . .	24,628 58	18,282 64	64,139 17	87,563 44	127,799 45 ^c

* Under policies 218 and 399, for \$10,000, upon which the Company have a re-insurance of \$5,000 in the Mutual Benefit Life Insurance Company. The party died by his own hand, (which, by the terms of the policies, vitiates them,) and no claim has yet been made.

† Awaiting action of Administrator.

‡ \$8,000 of this in suit.

§ About \$63,500 of this sum belongs to forfeited policies.

^c Commissions, \$47,297.66; taxes for the current year, \$5,042.67; other expenses, \$75,459.12.

|| Awaiting maturity.

^b Unclaimed post mortem dividends.

	NATIONAL LIFE, Montpelier, Vt.	PHOENIX LIFE, Hartford, Ct.	UNION MUTUAL LIFE, Augusta, Me.	UNITED STATES LIFE, New York.	WASHINGTON LIFE, New York.
Amount insured by existing policies,	\$1,996,015 00	\$2,647,750 00	\$4,653,882 00	-	\$993,250 00
Present net value of existing policies,	182,192 09	137,966 14	456,317 59	-	27,372 04
Amount of losses ascertained and unpaid, claimed, whether acknowledged as due or not by the Company,	4,500 00	4,000 00	10,500 00	\$33,500 00	-
Amount due from Company on its declared, promised, or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits,	-	-	5,000 00	-	-
Present value of annuities due from the Company,	-	-	38,208 00	-	\$614 13
Full amount of Assets of the Company,	288,518 83	260,933 18	826,732 58	806,581 14	153,744 54
Amount of Bank Stock owned by the Company,	28,913 50	31,387 50	8,295 00	-	-
of Railroad Stock owned by the Company,	-	680 00	11,265 00	-	-
of Railroad Bonds owned by the Company, invested in real estate,	-	14,200 00	8,750 00	-	-
loaned on mortgage of real estate,	4,794 51	-	-	16,916 40	-
loaned on notes secured by collaterals of per- sonal property,	144,775 44	107,410 00	162,353 30	500,550 00	14,400 00
loaned without collaterals,	-	12,000 00	418,078 32	68,909 19	-
of all other investments,	4,297 62	1,198 83	-	-	-
	105,737 76	94,056 85	217,690 96	220,205 55	139,344 54

Amount received for premiums the past year, . . .	52,147 12	49,330 11	151,967 92	193,756 21	38,596 84
received for premiums in cash, . . .	48,986 62	48,050 64	81,282 31	193,756 21	38,596 84
received for premiums in promissory notes, or securities, . . .	3,160 50	1,279 47	70,685 61	-	-
received for interest the past year, . . .	15,475 24	10,781 87	26,974 24	38,400 90||	9,918 06
paid for interest the past year, . . .	3,111 20*	6,000 00†	3,300 00‡	7,000 00§	9,836 93
of guarantee funds in cash, . . .	43,000 00	43,110 00	-	100,000 00	125,000 00
in subscription notes, . . .	-	56,890 00	100,000 00	-	-
paid for expenses, taxes, and commissions, the past year, . . .	9,092 77	10,617 77	23,001 16	41,409 55	16,830 71

* Dividends to guarantee stockholders.

|| Including rents and policy fees.

† Six per cent. on guarantee capital.

§ Seven per cent. on guarantee capital.

‡ Dividend on securities held for capital.

A G G R E G A T E.

Amount insured by existing policies,	\$125,472,739 72
Present net value of existing policies,	12,704,565 77
Amount of losses ascertained and unpaid,	340,750 00
claimed, whether acknowledged as due or not by the Company,	74,500 00
Amount due from Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits,	1,030,446 45
Present value of annuities due from the Company,	37,810 74
Full amount of Assets of the Company,	21,363,352 85
Amount of Bank Stock owned by the Company,	268,971 00
of Railroad Stock owned by the Company,	26,695 00
of Railroad Bonds owned by the Company,	114,630 00
invested in real estate,	253,485 34
loaned on mortgage of real estate,	13,013,678 54
loaned on notes secured by collaterals of per- sonal property,	2,539,356 00
loaned without collaterals,	1,307,852 18
of all other investments,	3,838,684 79
received for premiums the past year,	4,058,015 21
received for premiums in cash,	3,160,307 78
received for premiums in promissory notes or securities,	897,707 43
received for interest the past year,	1,152,202 18
paid for interest the past year,	44,930 92
of guarantee funds in cash,	1,111,110 00
in subscription notes,	206,890 00
paid for expenses, taxes, and commissions, the past year,	606,112 87

REMARKS.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, June 12, 1846—Charter unlimited.]

JAMES GOODWIN, *President.*

Secretary, GUY R. PHELPS.

General Agent, EDWIN RAY, No. 20 State Street, Boston.

Bank Stocks owned by the Company:—

		Par value per share.	Par value.	Market value per share.	Market value.
110 shares	Bank of N. America, Seymour,	\$25	\$2,750	\$25	\$2,750
100 “	Merchants' and Manufacturers' Bank, Hartford, Ct., .	100	10,000	95	9,500
100 “	City Bank, Hartford, Ct., .	100	10,000	100	10,000
100 “	Merchants' B'k, New Haven,	50	5,000	50	5,000
15 “	Phenix Bank, Hartford,	100	1,500	95	1,425
10 “	State Bank, “	100	1,000	100	1,000
10 “	Charter Oak B'k, “	100	1,000	100	1,000
25 “	Ætna Bank, “	100	2,500	100	2,500
			\$33,750		\$33,175

Railroad Stocks:—

80 shares	New Haven, Hartford and Springfield Railroad, .	\$.100	\$8,000	\$135	\$10,800
50 “	Connecticut River Railroad, .	100	5,000	79	3,950
			\$13,000		\$14,750

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,)	\$33,175 00
Railroad stocks, (market value,)	14,750 00
Railroad bonds, (market value,)	41,680 00
Loaned on mortgage of real estate,	2,444,587 37
Loaned on notes secured by collaterals,	78,229 14
Premium notes of insured members, with lien on their policies,	1,265,984 83
United States and State bonds,	166,742 25
Other investments,	55,343 25
Cash on hand,	25,550 95
	\$4,126,042 79

CHARTER OAK LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, May, 1850—Charter unlimited.]

JAMES C. WALKLEY, *President.*

Secretary, SAMUEL H. WHITE.

General Agent, ARTHUR MERRILL, No. 27 State Street, Boston.

Bank Stocks owned by the Company:—

		Par value per share.	Par value.	Market value per share.	Market value.
78 shares	Hartford B'k, Hartford, Ct.,	\$.100	\$7,800	\$100	\$7,800
100 "	City Bank, " "	100	10,000	100	10,000
100 "	Merchants' B'k, St. Louis, Mo.,	100	10,000	—	10,000*
100 "	Mechanics' B'k, " "	100	10,000	—	10,000*
100 "	Southern Bank, " "	100	10,000	—	10,000*
250 "	Ætna Bank, Hartford, Ct.,	100	25,000	100	25,000
85 "	Phenix Bank, " "	100	8,500	100	8,500
599 "	Bank of Hartford Co., Hart- ford, Ct.,	50	29,950	50	29,950
36 "	Connecticut River Banking Company, Hartford, Ct., .	50	1,800	50	1,800
50 "	Mercantile B'k, Hartford, Ct.,	100	5,000	100	5,000
200 "	Exchange Bank, " "	50	10,000	50	10,000
100 "	Farmers' and Mechanics' B'k, Hartford, Ct.,	100	10,000	100	10,000
10 "	Norfolk Bank, Norfolk, Ct.,	100	1,000	100	1,000
50 "	Merchants' and Manufacturers' Bank, Hartford, Ct., . . .	100	5,000	100	5,000
100 "	Charter Oak B'k, Hartford, Ct.,	100	10,000	100	10,000
41 "	State Bank, " "	100	4,100	100	4,100
			<hr/> \$158,150		<hr/> \$158,150

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,)	\$158,150 00
Real estate,	2,000 00
Loaned on mortgage of real estate, . . .	27,042 73
Loaned on notes secured by collaterals, .	15,872 16
Loaned on notes without collaterals, . .	17,028 85
Cash on hand and due from agents, . . .	40,615 43
Indorsed notes, approved by State Comptroller,	50,000 00
Cash notes,	16,119 45
Bills receivable on demand, bearing interest, .	51,105 09
Accrued and overdue interest on investments,	16,000 00
United States treasury notes and bonds, . .	15,000 00
Danbury, Ct., Water bonds,	3,000 00
Premium notes of insured members, with lien on their policies, at 6 per cent.,	321,404 11
Personal property on hand,	2,500 00
<hr/>	

\$735,837 82

* Market value not known.

EQUITABLE LIFE ASSURANCE SOCIETY, NEW YORK.

[Incorporated, July 25, 1859—Charter unlimited.]

WILLIAM C. ALEXANDER, *President*.*Actuary*, GEO. W. PHILLIPS.*General Agent*, THORNDYKE D. HODGES, *Haverhill, Mass.*

Assets of the Company, November 1, 1861 :—

Loaned on mortgage of real estate,	\$24,000 00
United States stocks,	91,562 25
United States treasury notes,	35,000 00
New York City stock,	20,550 00
United States Trust Company, (deposit,)	931 69
United States stock, (Texas indemnity,)	10,062 50
Due from agents and uncollected premiums,	6,550 93
Accrued interest,	2,884 67
Deferred premiums,	16,812 91
Value of re-assured policies,	863 22
Personal property,	2,500 00
Cash on hand,	9,146 79
	<hr/>
	\$220,864 96

GERMANIA LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated, April 10, 1860—Charter unlimited.]

HUGO WESENDONCK, *President*.*Act'g Sect.*, FREDERICK SCHWENDLER.*General Agent*, AMOS L. WOODS, *No. 83 State Street, Boston.*

Assets of the Company, November 1, 1861 :—

Loaned on mortgage of real estate,	\$74,750 00
Cash on hand and in bank,	694 44
Cash in United States Trust Company, New York,	12,000 00
\$120,000 United States 5 per ct. registered stock, 1874, (market value, including interest for July 1st, 85½ per cent.,)	102,600 00
Interest accrued but not due,	2,070 00
Personal property,	1,412 06
Premiums due and in hands of agents,	1,699 07
Deferred premiums,	5,226 06
	<hr/>
	\$200,451 63

GUARDIAN LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated, March 10, 1859—Charter unlimited.]

WM. H. PECKHAM, *President.**Secretary*, HENRY V. GAHAGAN.*General Agent*, THOMAS F. HOLDEN, No. 22 Congress Street, Boston.

Assets of the Company, November 1, 1861:—

Loaned on mortgages of real estate,	\$25,250 00
Cash on hand and in bank,	3,572 19
Personal property,	5,465 67
United States stock,	81,192 34
Due from agents,	3,782 73
Deferred premium account,	12,412 10
Accrued interest,	1,355 00
Re-insurance,	2,321 58
	<hr/>
	\$135,351 61

HOME LIFE INSURANCE COMPANY, BROOKLYN, NEW YORK.

[Incorporated, April 30, 1860—Charter unlimited.]

WALTER S. GRIFFITH, *President.**Secretary*, GEO. C. RIPLEY.*General Agent*, BENJAMIN WELLS, Jr., Brookline, Mass.

Assets of the Company, November 1, 1861:—

Loaned on mortgages of real estate,	\$110,500 00
New York State stocks,	7,235 00
Brooklyn City Sewer bonds,	7,000 00
Premium notes,	47,947 27
Personal property,	4,335 00
Re-insurance,	1,400 00
Due from agents,	6,493 12
Cash,	1,252 81
Accrued interest,	2,778 54
	<hr/>
	\$188,941 74

KNICKERBOCKER LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated, April, 1853—Charter unlimited.]

ERASTUS LYMAN, *President.**Secretary*, GEO. F. SNIFFEN.*General Agent*, GEO. W. NORRIS, No. 17 State Street, Boston.

Assets of the Company, November 1, 1861:—

Real estate,	\$4,149 00
Loaned on mortgage of real estate,	138,905 13
Loaned on notes secured by collaterals,	49,430 38
	<hr/>
<i>Amount carried forward,</i>	\$192,484 51

<i>Assets brought forward,</i>	.	.	.	.	.	.	.	\$192,484	51
Loaned on notes without collaterals,	.	.	.	.	.	.	.	19,342	05
Premium notes,	.	.	.	.	.	.	.	28,418	26
Interest accrued,	.	.	.	.	.	.	.	7,240	57
Premiums unpaid,	.	.	.	.	.	.	.	8,385	21
Deferred premiums,	.	.	.	.	.	.	.	2,017	34
Balances due from agents and others,	.	.	.	.	.	.	.	1,857	45
Furniture,	.	.	.	.	.	.	.	1,838	97
Cash on hand,	.	.	.	.	.	.	.	8,340	73
Loan on real estate,	.	.	.	.	.	.	.	2,000	00
								<u>\$271,925</u>	<u>09</u>

MANHATTAN LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated, 1850—Charter unlimited.]

HENRY STOKES, *President.*

Secretary, CHRISTOPHER Y. WEMPLE.

General Agent, J. MASON EVERETT, No. 10 Phoenix Building, Boston.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Bank of Commerce, New York,	\$100	\$10,000	\$82½	\$8,250
10 " Atlantic Bank, Brooklyn,	50	500	50	500
		<hr/>		<hr/>
		\$10,500		\$8,750

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,)	\$8,750 00
Real estate,	119,461 19
Loaned on mortgage of real estate,	327,200 00
Loaned on notes secured by collaterals,	516,101 72
Cash on hand and in bank,	13,492 98
Agents' accounts in course of collection,	89,549 12
City bonds,	3,975 00
United States 6 per cent. stocks,	3,112 50
Temporary loans on stocks,	29,050 00
United States 7 $\frac{3}{10}$ per cent. treasury notes,	30,100 00
Bonds of Westchester County,	5,000 00
	<hr/>
	\$1,145,792 51

MUTUAL BENEFIT LIFE INSURANCE COMPANY, NEWARK, N. J.

[Incorporated, January, 1845—Charter unlimited.]

ROBERT L. PATTERSON, *President.**Secretary*, BENJ. C. MILLER.*General Agent*, JOSEPH B. PRINCE, No. 27 State Street, Boston.

Assets of the Company, November 1, 1861:—

Bonds of the Morris & Essex Railroad Company, New Jersey, secured by first mortgage upon the road, real estate, &c., .	\$50,000 00
Real estate,	81,406 36
Loaned on mortgage of real estate,	2,295,961 18
Loaned on notes secured by collaterals,	1,380,735 09
Cash on hand,	29,088 11
United States treasury bonds, one year, at 6 per cent., . .	10,000 00
United States treasury bonds, three years, at $7\frac{3}{10}$ per cent., .	25,000 00
Newark City Water loan, 7 per cent.,	27,500 00
Newark City Water loan, 7 per cent.,	42,000 00
Albany City stocks, 6 per cent.,	25,000 00
Troy City stocks, 6 per cent.,	25,000 00
Brooklyn City stocks, 6 per cent.,	50,000 00
Annuity bond of the State of Massachusetts and life policy, .	800 00
Loans on scrip, (being an advance of two-thirds in payment of dividends,)	4,974 71
Premiums, &c., in course of transmission,	57,106 65
	<hr/>
	\$4,104,572 10

MUTUAL LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated, April 12, 1842—Charter unlimited.]

FREDERICK S. WINSTON, *President.**Secretary*, ISAAC ABBOTT.*General Agent*, BENJAMIN PERKINS, No. 39 State Street, Boston.

Assets of the Company, November 1, 1861:—

Real estate,	\$24,757 88
Loaned on mortgage of real estate,	6,615,993 39
Cash on hand and in bank,	44,080 67
United States stocks,	783,782 50
Due from agents,	20,618 25
Deferred premiums,	150,000 00
Accrued interest,	213,500 00
Premiums due but not yet received,	46,651 22
	<hr/>
	\$7,899,383 91

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT.

[Incorporated, November 13, 1848.]

JULIUS Y. DEWEY, *President.**Secretary,* GEORGE W. REED.*General Agent,* JAMES T. PHELPS, No. 9 Merchants' Exchange, Boston.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
55 shares Vermont Bank, . . .	\$50	\$2,750	\$50	\$2,750
93 " Missisquoi Bank, . . .	50	4,650	50	4,650
20 " St. Albans' Bank, . . .	25	500	25	500
60 " Bank of Commerce, Boston, .	100	6,000	91	5,460
101 " Market Bank, Boston, . .	70	7,070	66	6,666
30 " Webster Bank, Boston, . .	100	3,000	90	2,700
75 " Merchants' Bank, Boston, .	100	7,500	82½	6,187½
		<hr/> \$31,470		<hr/> \$28,913½

Assets of the Company, November 1, 1861:—

Bank stocks, (market value,) . . .	\$28,913	50
Real estate,	4,794	51
Loaned on mortgage of real estate, . .	144,775	44
Loaned on notes without collateral, . .	4,297	62
Bonds of the State of Vermont, . . .	11,087	00
United States stocks, 1871,	30,000	00
Premium notes,	50,187	57
Due from agents,	6,613	33
Cash on hand,	7,849	81
	<hr/> \$288,518	83

PHENIX MUTUAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, May, 1851—Charter unlimited.]

E. FESSENDEN, *President.**Secretary,* WILLIAM H. HILL.*General Agent,* LORENZO BURGE, No. 49 Merchants' Exchange, Boston.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
35 shares B'k of Commerce, New York, \$100	\$100	\$3,500	\$82½	\$2,887½
35 " Ætna Bank, Hartford, Ct., . 100	100	3,500	100	3,500
100 " Charter Oak B'k, Hartford, Ct., 100	100	10,000	100	10,000
100 " Merchants' and Manufacturers' Bank, Hartford, Ct., . . 100	100	10,000	100	10,000
100 " Merchants' B'k, Massillon, O., 50	50	5,000	—	5,000*
		<hr/> \$32,000		<hr/> \$31,387½

Railroad Stocks:—

40 shares Cleveland and Toledo R. R., . \$50	\$2,000	\$17	\$680
--	---------	------	-------

* Market value not known.

Assets of the Company, November 1, 1861 :—

Bank stocks, (market value,)	\$31,387 50
Railroad stocks, (market value,)	680 00
Railroad bonds,	14,200 00
Loaned on mortgages of real estate,	107,410 00
Loaned on notes secured by collaterals,	12,000 00
Loaned on notes without collaterals,	1,198 83
110 shares Hartford Gas Light Company, (market value,)	3,410 00
Hennipen County, Min., bonds,	4,500 00
United States treasury notes,	10,000 00
Notes of stockholders, secured by personal endorsements,	56,890 00
Cash on hand,	2,006 20
Due from agents,	17,250 65
	<hr/>
	\$260,933 18

UNION MUTUAL LIFE INSURANCE COMPANY, AUGUSTA, ME.

[Incorporated, 1848; Amended, 1849—Charter unlimited.]

HENRY CROCKER, *President.*

Secretary, W. H. HOLLISTER.

General Agent, HENRY CROCKER, No. 68 State Street, Boston.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Continental Bank, Boston,	\$.100	\$5,000	\$90	\$4,500
45 " Blackstone Bank, Boston,	. 100	4,500	91	4,095
		<hr/>		<hr/>
		\$9,500		\$8,595

Railroad Stocks :—

65 shares Fitchburg Railroad, . . . \$100	\$6,500	\$93 $\frac{1}{2}$	\$6,077 $\frac{1}{2}$
50 " Boston & Worcester Railroad, 100	5,000	103 $\frac{3}{4}$	5,187 $\frac{1}{2}$
	<hr/>		<hr/>
	\$11,500		\$11,265

Railroad Bonds :—

\$10,000 Ogdensburg Railroad,	\$10,000	\$6,200
\$3,000 Cheshire Railroad,	3,000	2,550
	<hr/>	<hr/>
	\$13,000	\$8,750

Assets of the Company, November 1, 1861 :—

Bank stocks, (market value,)	\$8,595 00
Railroad stocks, (market value,)	11,265 00
Railroad bonds,	8,750 00
Loaned on mortgage of real estate,	162,353 30
Loaned on notes secured by pledge of policies,	418,078 32
Capital of the Company in personal securities,	100,000 00
City, County and Town bonds,	57,463 67
	<hr/>
<i>Amount carried forward,</i>	\$766,505 29

<i>Assets brought forward,</i>	. . .	\$766,505 29	
Cash in hand and in bank,	. . .	25,940 13	
Amount in hands of agents, secured by bonds, and in course of transmission,	. . .	15,520 50	
Accrued interest,	. . .	7,800 00	
Estimated value of assets to suspense account,		6,803 23	
Present value of re-insurance,	. . .	3,100 00	
Office furniture,	. . .	1,063 43	
			<u>\$826,732 58</u>

UNITED STATES LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated, March 4, 1850—Charter unlimited.]

JOSEPH B. COLLINS, *President*.*Secretary*, JOHN EADIE.*General Agent*, EDWARD J. LONG, 46 *State Street*, Boston.

Assets of the Company, January 1, 1862 :—

Real estate,	. . .	\$16,916 40
Loaned on mortgage of real estate,	. . .	500,550 00
Loaned on notes secured by collaterals,	. . .	68,909 19
Brooklyn City bonds,	. . .	24,000 00
Interest on Brooklyn City bonds,	. . .	903 75
New York City bonds and interest,	. . .	20,536 66
United States 6 per cent., of 1881,	. . .	34,993 75
United States 7 $\frac{3}{10}$ treasury notes,	. . .	30,000 00
Cash in United States Trust Company,	. . .	32,400 00
Cash in Manhattan Bank,	. . .	4,883 00
Cash in Bank of America,	. . .	256 58
Cash on temporary loan,	. . .	2,300 00
Agents' balances,	. . .	13,232 07
Interest accrued,	. . .	6,293 36
Deferred premiums of current year,	. . .	50,406 38
		<u>\$806,581 14</u>

Liabilities :—

Losses ascertained and unpaid,	. . .	33,500 00
		<u>\$773,081 14</u>

WASHINGTON LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated, January, 1860—Charter unlimited.]

CYRUS CURTIS, *President*.*Secretary*, W. A. BREWER.*General Agent*, GEORGE W. REED, No. 9 Old State House, Boston.

Assets of the Company, November 1, 1861:—

Loaned on mortgage of real estate,	\$14,400 00
New York State stocks,	110,812 50
United States Government securities,	13,500 00
Cash on hand and in bank,	6,232 04
Due from agents,	1,000 00
Deferred premiums,	6,000 00
Accrued interest,	2,300 00
	<hr/>
	\$153,744 54

FOREIGN LIFE INSURANCE COMPANIES

AUTHORIZED TO DO BUSINESS IN THIS STATE, WITH THE AGENTS
ACTING FOR THE SAME, AND THE AMOUNT OF BUSINESS DONE
BY EACH FOR THE YEAR ENDING OCTOBER 31, 1861.

In the following Tables are given the Names and Location of all Foreign Life Insurance Companies which have complied with our laws and are therefore authorized to do business in this State, together with the Names and Residences of all Agents legally acting for such Companies.

As a means of protection against the impositions of fraudulent Companies and Agents, the Commissioners deem it proper to advise that parties solicited to insure in Foreign Companies, *should refer to this list, and decline to enter into any engagements with parties not herein named.*

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
American Mutual Life,*	New Haven, Ct.,	Farnham Plummer,	Boston,	-	\$11,151 11	-
		Edwin Ray,	Boston,	\$205,500 00	\$123,514 21	-
		Daniel Upton,	Adams,	63,850 00	2,193 69	-
		P. Whipple & Co.,	Worcester,	371,775 00	13,209 45	-
		Wm. Elliot,	Greenfield,	121,710 00	4,122 26	-
		R. E. Ladd,	Springfield,	15,000 00	6,009 94	-
		A. P. Rand,	Westfield,	69,800 00	1,984 37	-
		I. Seeley,	Gt. Barrington,	-	371 52	-
		Ezra Baker,	Lynn,	6,000 00	280 50	-
		H. W. Billings,	Conway,	34,900 00	1,110 30	-
		Adams Daniels,	Franklin City,	-	809 43	-
		Samuel Wells,	Northampton,	28,050 00	896 47	-
		H. L. Dawes,	North Adams,	13,300 00	369 46	-
		James I. Warren,	Brinfield,	9,800 00	307 66	-
		Charles R. Ladd,	Chicopee,	-	680 42	-
		A. C. Chadwick,	Lawrence,	75,000 00	2,673 66	-
		Wm. S. Danforth,	Plymouth,	58,150 00	1,072 45	-
		Daniel Stearns,	Fitchburg,	12,000 00	423 39	-
		William Lincoln,	Warren,	171,700 00	5,636 15	-
		Samuel E. Howe,	Pittsfield,	13,000 00	294 75	-
Connecticut Mutual Life,	Hartford, Ct.,			\$1,269,535 00	\$165,960 08	-

Charter Oak Life,	Hartford, Ct.,	Arthur Merrill,	Boston,	\$70,000 00	\$37,079 29	-
		David Rice,	Barre,	-	2,131 58	-
		E. Ferry,	Easthampton,	4,000 00	72 09	-
		Francis Norton,	Springfield,	6,250 00	154 49	-
		Daniel Stearns,	Fitchburg,	6,000 00	596 60	-
		Franklin Whipple,	Worcester,	35,000 00	979 57	-
		J. R. Perkins,	No. Bridgewater,	-	343 60	-
		William P. Hood,	Somerset,	7,000 00	135 00	-
		G. H. Kendall,	Clinton,	41,100 00	826 33	-
		James Cook,	Lowell,	53,500 00	1,212 90	-
Equitable Life,	New York,	Orrin Jones,	Westfield,	17,400 00	504 88	-
		John Shepardson,	Petersham,	7,700 00	192 57	-
		James I. Goulding,	Athol,	7,300 00	177 31	-
				\$255,250 00	\$44,406 21	-
		Andrew Haraden,	Boston,	\$254,500 00	\$20,921 30	-
		Thorndyke D. Hodges,	Haverhill,	9,500 00	367 60	-
		John H. Derby,	Salem,	2,000 00	58 48	-
		Philip E. Hill,	Taunton,	1,000 00	21 24	-
		John T. Hall,	Plymouth,	1,500 00	54 45	-
		P. Whipple & Co.,	Worcester,	15,500 00	419 62	-
Home Life,	New York,			\$284,000 00	\$21,842 69	-
		J. N. Daniell,	Boston,	\$31,500 00	\$1,984 39	-
International Life,*	London, Eng.,	Philip E. Hill,	Taunton,	\$40,000 00	\$1,221 05	\$12 21
		John T. Hall,	Plymouth,	8,000 00	246 00	2 46
				\$48,000 00	\$1,467 05	\$14 67

* Takes no new risks.

Names and Location, &c.—Continued.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Knickerbocker Life, .	New York, .	David Hyde, .	Lowell, .	\$7,000 00	\$182 32	-
		Henry H. Hyde, .	Boston, .	\$5,552,000 00	\$117,122 85	-
		N. B. Perkins, .	Salem, .	37,000 00	21,456 36	-
		Samuel E. Howe, .	Pittsfield, .	1,000 00	14 10	-
		Benj. Hubbard, .	Plymouth, .	2,000 00	50 00	-
Mutual Life,	New York, .	Charles Hovey, .	Lowell, .	30,500 00	1,057 14	-
		Hale Remington, .	Fall River, .	251,000 00	7,139 43	-
		John M. Stebbins, .	Springfield, .	24,500 00	8,786 40	-
		Franklin Whipple, .	Worcester, .	398,500 00	13,521 26	-
		Benj. Perkins, .	Boston, .	-	4,462 59	-
				\$6,296,500 00	\$173,610 13	-
Manhattan Life, .	New York, .	J. M. Everett, .	Boston, .	\$10,264 50	\$33,939 92	-
		S. A. Howland, .	Worcester, .	62,900 00	1,921 84	-
		John H. Derby, .	Salem, .	11,000 00	337 40	-
		Augustine Burt,*	Springfield, .	-	-	-
				\$84,164 50	\$36,199 16	-
Mutual Benefit Life, .	Newark, N. J., .	Dobson & Jordan, .	Boston, .	\$2,606,600 00	\$81,520 77	-
		Joshua Merrill, .	Lowell, .	6,050 00	1,041 79	-
		A. W. Greenleaf, .	Newburyport, .	4,000 00	164 45	-
		William D. Joplin, .	Lawrence, .	-	175 34	-
				\$2,616,650 00	\$82,902 35	-

National Life, . . .	Montpelier, Vt.,	{ James T. Phelps, S. A. Child & Co.,	. . . . . .	Boston, Fitchburg, .	\$482,108 00 117,900 00	\$13,723 64 3,121 50	- -
Phoenix Life, (formerly American Temperance Life,)	Hartford, Ct.,	{ Lorenzo Burge, Elnathan Davis, George S. Rawson,	. . . . . . . . .	Boston, Fitchburg, Peltonville,	\$600,008 00 \$10,000 00 3,000 00	\$16,845 14 \$1,065 15 206 54 57 00	- - - -
United States Life, . .	New York,	{ J. Long,* Orren E. Moore,*	. . . . . .	Boston, Boston,	\$13,000 00 - -	\$1,328 69 - -	- - -
Union Mutual Life, . .	Augusta, Maine,	{ W. H. Hollister, Thayer & Peck, William Lincoln,	. . . . . . . . .	Boston, Northampton, Warren, .	\$512,200 00 103,350 00 26,000 00	\$67,627 45 1,593 43 1,251 95	- - -
Washington Life, . .	New York, . .	William A. Brewer, .	. . .	Boston, .	\$641,550 00 - -	\$70,472 83 \$105 50	- -

* Commenced business since Nov. 1, 1861.

T O T A L S .

Amounts insured in Massachusetts,	. . . . .	\$12,147,157 50
Premiums collected,	. . . . .	628,467 65
State tax paid thereon,	. . . . .	14 67

I N D E X .

	Page.
Agents, List of,	28
Aggregate of Massachusetts Companies,	4
Aggregate of Foreign Companies,	16
American Temperance, (see Phœnix.)	
Berkshire, Pittsfield,	2, 5
Charter Oak, Ct.,	xxiii, 10, 18
Connecticut,	10, 17
Equitable, N. Y.,	xxiii, 10, 19
Germania, N. Y.,	xxiv, 10, 19
Guardian, N. Y.,	xxiv, 10, 20
Home, N. Y.,	xxiv, 12, 20
Knickerbocker, N. Y.,	xxiii, 12, 20
Manhattan, N. Y.,	xxiii, xxxviii, 12, 21
Massachusetts Hospital, Boston,	xxii, 2, 6
Massachusetts Mutual, Springfield,	xxii, xxxiv, 2, 5
Mutual Benefit, N. J.,	12, 22
Mutual Life, N. Y.,	12, 22
Mortuary Experience,	xxiv
National, Vt.,	xxiii, 14, 23
New England Mutual, Boston,	xxii, xxxiv, 2, 7
Phœnix, Ct.,	xxiii, 14, 23
State Mutual, Worcester,	xxxiv, 2, 8
Synopsis of all Companies,	xvii, xviii, xix
Union Mutual, Me.,	xxiii, 14, 24
United States, N. Y.,	xxxviii, 14, 25
Washington, N. Y.,	xxiv, 14, 26



SIXTH ANNUAL REPORT

OF THE

LOAN FUND ASSOCIATIONS,

BY THE

INSURANCE COMMISSIONERS.

JANUARY 1, 1862.

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1862.



Commonwealth of Massachusetts.

INSURANCE COMMISSIONERS' OFFICE, }
January 1, 1862. }

To the Honorable Senate and House of Representatives :

Agreeably to law, the Insurance Commissioners have the honor to submit their Sixth Annual Report in regard to the incorporated Loan Fund Associations. Thirty of these Associations, including the Columbian, which made no return last year, and was erroneously reported as being suspended, have made returns this year. Of these, two, the Blackstone and Boylston, report a final settlement of their affairs, by a division of the cash and mortgages among the holders of unredeemed shares. Their reports are as follows :—

STATEMENT OF THE BLACKSTONE LOAN AND FUND ASSOCIATION.

To the Insurance Commissioners for the State of Massachusetts :

Gentlemen :—The Blackstone Loan and Fund Association has successfully closed up its business, and with perfect satisfaction to all of its stockholders, and the President and Secretary take pleasure in stating to the Commissioners that the Association was most successful in all its transactions, never having met with any loss whatever. Below you will find statement of its affairs at the final closing up, and assignment of the balance of its assets, and the dividend to the holders of unredeemed shares.

CR.

By total amount of Assets in Mortgages and Cash, . . . \$70,817 41

DR.

To total amount of Dues received on 385 shares

unredeemed, or Liabilities, \$52,604 00

To net gain or Profits, 18,213 41

 \$70,817 41

Giving to each unredeemed share a dividend in addition to the amount of dues paid in of \$47.30, making the dividends 12 per cent. per annum, on an average of the time.

DANIEL FARRAR, *President.*

LYMAN S. HAPGOOD, *Secretary.*

COMMONWEALTH OF MASSACHUSETTS.

Suffolk, ss. September 1, 1861. Personally appeared Daniel Farrar, President, and Lyman S. Hapgood, Secretary of the above Company, and severally made oath to the truth of the foregoing statement, according to their best knowledge and belief. Before me,

B. W. DUNKLEE, *Justice of the Peace.*

STATEMENT OF THE BOYLSTON LOAN AND FUND ASSOCIATION.

To the Insurance Commissioners for the State of Massachusetts:

Gentlemen:—The Boylston Loan and Fund Association has successfully closed up its business, and with perfect satisfaction to all of its stockholders, and the President and Secretary take pleasure in stating to the Commissioners that the Association was most successful in all its transactions, never having met with any loss whatever. Below you will find statement of its affairs at the final closing up and assignment of the balance of its assets, and the dividend to the holders of unredeemed shares.

CR.

By total amount of Assets in Mortgages and Cash, . . . \$38,990 00

DR.

To total amount of Dues received on 262 shares

unredeemed, or Liabilities, \$31,130 00

To net gain or Profits, 7,860 00

 \$38,990 00

Giving to each unredeemed share a dividend, in addition to the amount of dues paid in, of \$30, making the dividends 10 per cent. per annum, on an average of the time.

A. B. POTTER, *President.*

LYMAN S. HAPGOOD, *Secretary.*

COMMONWEALTH OF MASSACHUSETTS.

Suffolk, ss. September 1, 1861. Personally appeared, Andrew B. Potter, President, and Lyman S. Hapgood, Secretary of the above Company, and severally made oath to the truth of the foregoing statement, according to their best knowledge and belief. Before me,

ANSON J. STONE, *Justice of the Peace.*

The appended tabular statement gives the information derived from the other returns. It will be noticed that the

loss that has thus far accrued from the sale of mortgaged property is only \$15,480 for these Associations. As the security is constantly growing better by the monthly payments on the loan, it is probable that the whole average loss on loans amounting to three and a half millions will not exceed one per cent. Considering the crudeness of the plan, the high rate of the actual interest, and the many discouragements operating on the borrowers from the want of public confidence in the honesty of the management, this loss is far less than might have been anticipated, and its smallness speaks forcibly in favor of the plan of repaying loans by small monthly instalments.

There seems at present no probability that the number of these organizations will increase. Most of those now existing will soon close by their own limitation, and perhaps the rest will also cease from the fact that their structure is not stable enough to stand the pressure of these times. In a few years they may be remembered by some only as a scheme by which sharpers absorbed the money of the simple, and by others as an unsuccessful if not an unfortunate experiment. Their closing, however, will be attended with considerable difficulties, because the law of incorporation adopted in 1854, and now embodied in the General Statutes, chapter 59, interferes materially with the original plan of the Associations, without clearly defining the terms on which loans shall be settled, or distinguishing between the nominal and the real loan. This difficulty was fully explained and illustrated in our Third Annual Report. There is room for too much litigation if the lenders insist on their rights under by-laws and terms of contract, and the borrowers, encouraged by the seeming protection of the statute, choose to resist. If, on the other hand, the lenders, or holders of what in the technical language of the Associations are called unredeemed shares, should be willing to discharge the mortgages of borrowers whenever the payments shall have replaced the money actually borrowed with an interest of six per cent. per annum thereon—that is, allowing annual rests for the diminution of the principal—which we believe to have been the real intent of the law of 1854, and allow five per cent. per annum interest on the borrower's own money for the time the Association had it before he borrowed, and six per cent. per annum afterwards, if it was charged to him as part of the

loan, then we think the Associations will be easily and in most cases happily closed. Whether this end can be secured by any further legislation, we are not clear. No efforts will be wanting on our part to persuade the managers of these Associations, or rather the lenders for whom they act, to offer the borrowers such terms of settlement as will leave them no chance of successful legal resistance. That this policy will give the greatest value of which it is capable to their investment, when we consider them as a body, there can be no manner of doubt. It is to be expected, however, that in many cases some of them will resist this policy, hoping that thus their fellow lenders will become discouraged and withdraw—that is, sell their shares to the Association at a discount, and thus the few who remain at last will divide the spoils and reap a large profit on their investment.

In this connection we cannot fail to remark, that in spite of the inherent defects of these Associations, and the abuses in practice, they have had a large degree of usefulness, and have demonstrated, perhaps even better than if they had been better constructed, the value of the principle of *repaying loans by small monthly instalments*. It has been impossible for us to ascertain with exactness, but we have no doubt that by means of them not less than one thousand families in Massachusetts now enjoy homes of their own, who would otherwise have been rolling about as tenants from one landlord or boarding-house to another, or have left the State in disgust to find a home in the wilderness. Though the machinery has not worked smoothly, it has turned out an article of inestimable value. The conclusion to which we were at first forced by a careful attention to this subject, has grown stronger in our minds by every year's observation. It is that under the authority of a well guarded law and proper State supervision, towns and cities should themselves receive, manage and guarantee the savings of the industrious of moderate means, and give every one, who can pledge a suitable amount of his own savings, an opportunity on terms as favorable as the ordinary and legal value of money will warrant, to *anticipate his future earnings* to an extent sufficient to put him at once in possession of a home. This we think may be done by any of our towns, and perhaps cities, easily, and with little risk, by adopting the

successful feature of the Loan Fund Associations, and excluding the features which have caused their failure. The plan suggested by us, in our last Report, which was referred to the Committee on Banks and Banking, secured their favorable regard to such an extent that they reported a Bill (House Doc. 259) which was printed and referred to this general court. As detailed explanations of the practical working of the plan were given in our last Report, we would respectfully refer the legislature to that document, (Pub. Doc. No. 13,) merely repeating here some of its leading features.

1. The town or city, on a vote to that effect, receives and guarantees deposits, being compensated for its risk by the increase of its taxable property—since deposits are received without regard to the locality of the depositors, while loans are to be invested in real estate within its own limits, if borrowers can be found who are willing so to invest.

2. The expenses are provided for by entry and transfer fees.

3. Deposits draw a semi-annual interest of three per cent., and a depositor, after his accumulation reaches a certain amount, may withdraw it with the addition of a loan, to be repaid with a semi-annual interest of three per cent. in equal monthly instalments.

4. The order of receiving loans is regulated by fixed and pre-arranged principles of rotation.

5. Any one who does not wish himself to use the right to borrow which he may have acquired, can by the right of transfer sell it at a premium, and thus whenever such loans are in demand, avail himself, without the intervention of a broker, of the difference between the market and the legal value of money.

6. As deposits acquire value by time, depositors who wish to withdraw their deposits, can by the right of transfer do so in all ordinary times without disturbing the fund or being subjected to delay or expense.

7. The labor of keeping the accounts, settling with any who wish at any time to pay at once the balance due, and reporting the condition and amount of the fund, is reduced to a minimum by merging the interest account, and using tables of present values of future payments and a system of coupon receipts.

It is believed that this plan, under the provisions set forth in the bill, will be found not only practicable, but easy of operation. The entire confidence of the people in the pecuniary good faith of our towns and cities, will call forth savings more rapidly than can be done by any corporation chartered expressly to take care of other people's money. The entire publicity of every thing connected with the fund may deter a few from depositing, but it will insure fidelity on the part of the managers and prevent loss.

We are well aware that there is a general and reasonable reluctance to extend the functions of government, or attempt to do for the people what they might do for themselves. As a general rule it may certainly be admitted that government should not attempt what the people as individuals, or by voluntary association, can do as well or better. On this principle, within the memory of some of the living, the State has relinquished the support of public worship, and left it wholly to voluntary association. It has not, however, relinquished the support of schools and colleges, but on the contrary, is more and more making the education of the young a public care. It even taxes those who educate their own children at private schools, for the support of public ones in which the children of the poor may be instructed gratuitously. Yet it may well be believed that voluntary and benevolent association would be as likely to provide for the education of all the people, as it would to provide the best system of calling forth the savings of the poor and investing them for their benefit. The voluntary benevolence of the wealthier class has never yet done this as well as it might be done. There is no lack in this Commonwealth of savings banks. But the growth of loan fund or building associations shows that savings banks by no means do all that is required in assisting depositors to convert their savings into homes. Of some forty millions loaned by the savings banks, probably not a million is loaned to people of the same class as the depositors. Very few young people can deposit enough to purchase a home before they have occasion to use one. Then if they cannot obtain a loan to purchase, they must either emigrate or occupy a tenement on rent, which will consume their entire earnings; and when expenses increase, and work fails, the deposit is consumed and they are left entirely at

the mercy of landlords. It may safely be assumed that for the artisan class generally, rent exceeds interest on the same property by four per cent. The government, through the State, city or town, ought to save this to the laborer, and it can do it without in the least degree damaging the interest of the landlord or any body else. For very little of the four per cent. ever goes into the pocket of the landlord. It is in reality so much wasted, because the tenant is not the owner of what he uses. This waste increases with the poverty of the tenant. For the want of institutions to make laborers the owners of their homes, a manufacturing community is always tending to divide into two classes the very rich and the very poor, the dwellers in palaces and parks, and the inmates of cellars and garrets hired by the week. The middle class slips away from between these. Massachusetts seems to need, more than any thing else, as a complement to her system of public education, a public guardianship of savings which shall make the utmost of them for the benefit of their owners, and give every young family the choice between a hired home, and an own home, to be paid for by the difference between rent and interest. To ask that the poorest may have the means of easily buying land, is not to ask for an agrarian law, but for a policy that will prevent one's ever being asked for.

If these arguments could have had any force in former years, they have manifold more now that a war has arisen which must deeply affect the destiny of Massachusetts. Whether that war shall result in making homes abroad more attractive to our citizens than they have hitherto been, or less so, if not blotted out as a State, we shall have more need than ever before to cultivate the intelligence, character and wealth of the bone-and-muscle class.

All which is respectfully submitted.

ELIZUR WRIGHT.

GEORGE W. SARGENT.

OFFICERS OF LOAN FUND ASSOCIATIONS

AS RETURNED TO THE

INSURANCE COMMISSIONERS,

OCTOBER 1, 1861.

ABINGTON MUTUAL, ABINGTON.

President, Lucius Faxon. *Vice-President*, Joseph Vaughan. *Secretary*, John N. Noyes. Salary, \$150 per annum; bonds, \$1,000. *Surveyor*, John N. Noyes. *Attorney*, J. E. Keith.

Directors, J. B. Willey, Bela Wilks, E. W. Cobb, Joshua Whitmarsh, James Whitmarsh, Vinson Blanchard, Gilman Osgood, Benjamin Norton, J. A. Beal.

BERKSHIRE, STOCKBRIDGE.

President, J. H. Strong. *Vice-President*, William Whitney. *Secretary*, Thomas Wells. Salary, \$150 per annum; bonds, \$1,000. *Surveyor*, Thomas Wells. *Attorney*, J. E. Field.

Directors, J. H. Strong, J. T. Fenn, Richard Evans, N. A. Waters, Daniel R. Williams, C. Southworth, Gt. Barrington; Carlton Curtis, William Whitney, J. E. Field, Asa B. Stafford.

BLACKSTONE VALLEY, GRAFTON.

President, A. M. Bigelow. *Vice-President*, T. T. Griggs. *Secretary*, W. F. Slocum. Salary, \$375; bonds, \$10,000. *Surveyor*, Alfred Morse. *Attorney*, W. F. Slocum.

Directors, Jona. D. Wheeler, Edward B. Bigelow, Alfred Morse, Erastus Fisher, George W. Estabrook, Leander S. Pratt, D. B. Wingate, Lewis Holbrook, Rufus E. Warren, Samuel Harrington, S. D. Hall, H. C. Greenwood, R. A. Keith, Andrew H. Adams, Wm. F. Slocum, R. L. Wetherby, Lewis W. Dodge, Nathan Hancock, Benj. C. Moon, Willard D. Wheeler, Silas A. Forbush, Joseph Smith, Worcester; W. C. Chase, Sutton; Noah Kimball, Westborough; W. D. Mascroft, Northbridge; Richard D. Mowry, Uxbridge; Moses C. Woodbury, Grafton; J. W. McKenzie, Grafton.

BUNKER HILL, CHARLESTOWN.

President, Samuel S. Willson. *Vice-President*, J. B. Richardson. *Secretary*, Thomas Sumner. Salary, \$600 per annum; bonds, \$3,000. *Surveyor*, Edward Pratt, North Chelsea. *Attorney*, Thomas Sumner.

Directors, S. H. Allen, Dolphin D. Taylor, J. B. M. Fifield, H. N. McFarland, E. N. Coburn, Otis Clapp, Samuel L. Tuttle, Moses Seavy, R. C. Bazin.

CHARLES RIVER, WATERTOWN.

President, E. B. Armstrong, Waltham. *Vice-President*, George W. Horn. *Secretary*, D. T. Huckins. Salary, \$100 per annum; bonds, \$3,000. *Treasurer*, D. T. Huckins. *Surveyor*, George W. Horn. *Attorney*, Josiah Rutter, Waltham.

Directors, E. B. Armstrong, Waltham; George W. Horn, T. L. French, L. P. Frost, Waltham; Leo. Whitney, Jr., Thurston Priest, James W. Magee, Wm. H. Ingraham, John R. Farnum, Newton; Josiah Rutter, John Brigham, D. T. Huckins.

COLUMBIAN MUTUAL, BOSTON.

President, Owen Lappen, Boston. *Vice-President*, Arthur McAvoy, Boston. *Secretary*, John Murphy, Boston. Salary, \$100 per annum; bonds, \$2,000. *Attorney*, John C. Crowley.

Directors, Jas. Dowd, Patrick H. Rogers, Roxbury; D. W. O'Brien, David Breen, John McBarron, Jeremiah Murphy, Denis Sheehan, Patrick O'Connor, Patrick Greeley, Owen Harrington, Michael J. Ryder, Daniel Dowd, Denis Greeley.

LANESBOROUGH, LANESBOROUGH.

President, Justus Tower. *Vice-President*, Leman Wood. *Secretary*, Wm. A. Fuller. *Treasurer*, William A. Fuller. Salary, \$100 per annum; bonds, \$1,000. *Surveyor*, James McCleary. *Attorney*, William A. Fuller.

Directors, James McCleary, Oran F. Farnam, Ezra H. Sherman, Albert Tolman, Charles B. Whitney, William V. Harrison, William Harrison.

LOWELL MUTUAL, LOWELL.

President, Benjamin Goddard. *Vice-President*, Thos. Pratt. *Secretary*, John F. Manahan. No fixed salary; bonds, \$3,000. *Treasurer*, John F. Manahan. *Attorney*, A. P. Bonney.

Directors, Noah Conant, D. S. Kimball, D. J. Kimball, David Whitaker, Levi Ferguson, Curtis Huntley, Levi True, Charles Dow, Thomas Nesmith, John Wilson, Amos French, J. C. Colby.

MASSASOIT, SPRINGFIELD.

President, ————. *Vice-President*, Daniel L. Harris. *Secretary*, Heman Smith. Salary, \$525 per annum; bonds, \$4,000. *Treasurer*, Heman Smith. *Surveyor*, David A. Adams. *Attorney*, John M. Stebbins.

Directors, William E. Montague, Joseph M. Griggs, Elam Stockbridge, John M. Stebbins, William Hitchcock, J. M. Wood, David Warner, J. C. Putnam, Joel Kendall, James Parker, W. L. Washburn.

MAVERICK MUTUAL, EAST BOSTON.

President, Edward F. Porter. *Vice-President*, D. Y. Kendall. *Secretary*, C. W. Prouty, Scituate. Salary, \$480; bonds, \$5,000. *Surveyor*, John M. Doane. *Attorney*, S. B. Hahn.

Directors, Edward F. Porter, D. Y. Kendall, C. W. Prouty, John M. Doane, S. B. Hahn, C. Studley, R. Rich, Austin Gove, H. P. Cram, W. B. Sprague, A. C. Ryder, M. Cole, Abiel Gove, D. Goodwin, I. Fitch, T. Robinson.

MECHANICS' MUTUAL, WORCESTER.

President, Benj. B. Otis. *Vice-Presidents*, William Allen, John Garfield. *Secretary*, A. L. Burbank. Salary, \$400 per annum; bonds, \$3,000. *Surveyor*, J. C. French. *Attorney*, W. W. Rice.

Directors, Enos Dorr, H. Adams, J. C. French, Ira S. Allen, Joseph Lewis, S. D. Beane, Thomas R. Howe, S. A. Howland, L. W. Sturtevant, L. L. Mason, Jason Chapin, Joseph Rider, M. M. Weatherhead, E. C. Cleaveland, L. A. Lesure, West Boylston.

MERRIMACK MUTUAL, LOWELL.

President, Caleb Crosby. *Secretary*, John F. Manahan. Salary, \$350 per annum; bonds, \$3,000. *Treasurer*, John F. Manahan. *Surveyor*, John F. Marrehen.

Directors, L. C. Dodge, Asa Clements, Dracut; D. W. Farnsworth, Wm. F. Sherman, Curtis Huntley, A. W. Shelden.

METROPOLITAN, BOSTON.

President, R. L. Robbins. *Vice-President*, T. B. Dix. *Secretary*, E. G. Stevens, Waltham. Salary, \$600 per annum; bonds, \$3,000. *Surveyor*, vacancy. *Attorney*, William V. Thompson, East Cambridge.

Directors, B. W. Seamans, C. B. Farley, J. C. Foster, Salem; T. B. White, New Bedford; Wm. F. Grubb, A. E. Whitmore, R. Whiton, Jr., J. W. Tyler, W. M. Pray, Cambridge; S. Curran, Salem; S. P. Bartlett, Boston.

MIDDLEBOROUGH, MIDDLEBOROUGH.

President, Nathan King. *Vice-President*, Elnathan W. Wilbur. *Secretary*, J. B. Shaw. Salary, \$225 per annum; bonds, \$2,500. *Surveyor*, Everett Robinson. *Attorney*, Everett Robinson.

Directors, E. Peirce, A. Wood, George Leonard, Jr., Ira Thomas, S. W. Reed, John Shaw, Jr., Jonathan K. Peckham, Sylvanus F. Barrows, Jacob B. Shaw.

MILL RIVER, MILFORD.

President, Elbridge Mann. *Vice-President*, A. C. Fay. *Secretary*, T. G. Kent. Salary, \$300 per annum; bonds, \$2,500. *Surveyor*, Lewis Fales. *Attorney*, T. G. Kent.

Directors, A. W. Judson, Calvin Barber, A. A. Cook, Lewis Fales, H. T. Ball, Geo. S. Bowker, A. C. Withington, J. H. Putnam, Asaph Withington.

NEW ENGLAND, BOSTON.

President, J. H. Hanaford, Beverly. *Vice-President*, A. B. Hall, Boston. *Secretary*, A. P. Blake, Milton. Salary, \$600 per annum; bonds, \$3,000. *Treasurer*, A. P. Blake, Milton. *Surveyor*, E. R. Phinney. *Attorney*, William Rogers, Milton.

Directors, William Rogers, D. A. Sahlien, Leonard Morse, Briggs Mann, George S. Rawson, C. L. Thwing, Samuel D. Hazelwood, W. S. Kyle, Calvin Ryder, Chas. Chittenden, H. C. Freeman, Francis Jenkins, Daniel Stowell, A. Burnham, B. Hathaway, W. H. Haskell, A. J. L. Cass.

NORTH BRIDGEWATER, NORTH BRIDGEWATER.

President, Benj. A. Packard. *Vice-President*, Alpheus Holmes. *Secretary*, Henry A. Ford. Salary, \$200 per annum; bonds, \$3,000. *Surveyor*, T. E. Gifford. *Attorney*, Jonas R. Perkins.

Directors, David F. Studley, Charles B. Crocker, Samuel S. Brett, Nathan Keith, E. Southworth, Jr., James O. Allen, Daniel Eames, Benjamin Goldthwait.

PEOPLE'S PERPETUAL, BOSTON.

President, Orrin S. Sanders. *Vice-President*, Levi Wilkins. *Secretary*, Charles D. Cole, Cambridge. Salary, \$800 per annum; bonds, \$10,000. *Surveyor*, G. B. Parrott, Fairmount. *Attorney*, William Rogers, Fairmount.

Directors, Levi Wilkins, Samuel Curtis, S. P. Langmaid, Boston; Henry Robinson, Melrose; C. K. Darling, S. B. Krogman, D. R. Sortwell, Cambridge; O. S. Sanders, David Bigelow, Roxbury; E. Coolidge, Dr. G. Russell, Charles B. Rice, W. J. Towne, Newton; Wm. Rogers, Fairmount; W. H. Sanders, Charlestown; D. E. Gilbert, Boston.

The Directors are paid \$1 for each attendance.

PLYMOUTH, PLYMOUTH.

President, Leander Lovell. *Vice-President*, Nathaniel Brown. *Secretary*, William H. Nelson. Salary, \$400 per annum; bonds, \$2,000. *Treasurer*, William H. Nelson. *Attorney*, Charles G. Davis.

Directors, E. C. Turner, Henry Whiting, Nathaniel Brown, Geo. F. Weston, Thomas Loring, Benjamin Hubbard, Ephraim Holmes, Corban Barnes, George Simmons, Jr., B. H. Holmes, Joseph Rider, Joseph L. Weston, Thomas B. Sears, all of Plymouth.

SALEM AND DANVERS, SALEM.

President, James Kimball. *Vice-President*, Thomas M. Saunders. *Secretary*, William Archer. Salary, \$500 per annum; bonds, \$4,000. *Treasurer*, Wm. Archer. *Surveyor*, Thomas S. Jewett. *Attorney*, Stephen B. Ives, Jr.

Directors, Edward H. Payson, Charles H. Manning, Aaron Perkins, Henry G. Hubon, Charles Green, Lemuel B. Hatch, William Calley, Thomas H. Frothingham, Shillaber Haley, Abraham Towle, Alvah Kendall, Parker D. Walker, Isaac Perkins, Richard Lindsey, Aaron F. Clark.

SHAWMUT MUTUAL, BOSTON.

President, Samuel B. Krogman, 654 Tremont Street. *Vice-President*, James M. Cutler, Cambridge. *Secretary*, Levi Wilkins, 289 Tremont Street. Salary, \$225 per annum; bonds, \$3,000. *Attorney*, Lorenzo S. Cragin, Jr., 44 Worcester Street.

Directors, W. W. Bullock, Cambridge; James M. Cook, Newtonville; J. M. W. Yerrinton, Chelsea; Samuel Hunt, Jr., 43 Dover Street; James M.

Stone, Charlestown; S. S. Crosby, 240 Washington St.; Albert Richardson, 6 Staniford Pl.; Reuben T. Robinson, 17 Cooper St.

Directors are paid \$1 for each attendance.

SOUTH ABINGTON, SOUTH ABINGTON.

President, Eliab M. Noyes. *Vice-President*, Edward B. Peterson. *Secretary*, Samuel Dyer. Salary, \$100 per annum; bonds, \$1,500. *Surveyor*, John P. Reed. *Attorney*, John P. Reed.

Directors, E. M. Noyes, John P. Reed, Ezra V. Clift, Luther Peterson, Aaron A. Healy, Samuel Reed, E. B. Peterson, Jacob Pool, Alfred Gurney.

SPRINGFIELD, SPRINGFIELD.

President, G. W. Winchester. *Vice-Presidents*, J. C. McIntosh, J. O. Moseley, E. Stockbridge. *Secretary*, F. B. Bacon. Salary, \$525 per annum; bonds, \$4,000. *Surveyor*, C. L. Shaw. *Attorney*, E. W. Bond.

Directors, James Kirkham, E. F. Moseley, C. L. Shaw, H. B. Crane, E. Southworth, Horace Kibbie, W. Dunham, Wm. Hitchcock, Chas. R. Ladd, Silas Cook, Geo. E. Page, Calvin Stebbins, Levi Hitchcock, Leonard Clark, S. C. Rockwood, with the President and Vice-Presidents, *ex officio*.

UNION MUTUAL, BOSTON.

President, Moses A. Dow, Charlestown. *Vice-President*, O. S. Knapp, Somerville. *Secretary*, Alverdo Mason, Braintree. Bonds, \$3,000. *Surveyor*, A. P. White, Boston. *Attorney*, C. S. Lincoln, Somerville.

Directors, J. Davenport, Brookline; A. P. White, Waltham Street; Moses A. Dow, Charlestown; O. S. Knapp, Somerville; Timothy Cary, Brookline; Alfred Haskell, Boston; Geo. T. Littlefield, Somerville; Samuel Hunt, Jr., Boston; Lorenzo Litchfield, Boston.

WALTHAM, WALTHAM.

President, J. T. Hemenway. *Vice-President*, Andrew Warren. *Secretary*, Samuel B. Whitney. Salary, \$600 per annum; bonds, \$3,000. *Treasurer*, Samuel B. Whitney. *Surveyor*, Samuel B. Whitney. *Attorney*, J. Rutter.

Directors, J. T. Hemenway, J. Rutter, Charles Harrington, Andrew Warren, Josiah Hastings, Oel Farnsworth, S. B. Whitney, J. W. Parmenter.

WARREN MUTUAL, CHARLESTOWN.

President, George Washington Warren. *Vice-President*, Abram E. Cutter. *Secretary*, Thomas Sumner. Salary, \$600 per annum; bonds, \$3,000. *Surveyor*, Edward Pratt, North Chelsea. *Attorney*, Thomas Sumner, Charlestown.

Directors, Newhall Martin, Justin H. Lewis, Willard Dalrymple, Daniel W. Shaw, Charles Fletcher, Thomas M. Melvin, Russell F. Sanborn, John B. Goodnow, Benjamin Harmon.

WASHINGTON, BOSTON.

President, K. S. Chaffee, East Cambridge. *Vice-President*, Daniel P. Wise, Malden. *Secretary*, E. G. Stevens, Waltham. Salary, \$600 per

annum; bonds, \$3,000. *Surveyor*, vacancy. *Attorney*, William V. Thompson, East Cambridge.

Directors, John H. Leighton, East Cambridge; William Hobbs, Waltham; Luther Farwell, Medford; R. W. Henshaw, Moses Clark, East Cambridge; H. D. Morse, Dorchester; J. C. Haynes, William M. Pray, Cambridgeport; P. H. Sears, Charles Miller, Somerville; C. W. Williams, J. Tibbetts, East Cambridge; G. L. Mitchell, D. Bennett, L. Gay.

WORKINGMEN'S, SALEM.

President, James A. Gillis. *Vice-President*, George F. Browne. *Secretary*, Samuel Mackintire. Salary, \$400 per annum; bonds, \$1,500. *Treasurer*, S. Mackintire. *Surveyor*, Joseph C. Foster. *Attorney*, David Roberts.

Directors, John Webster, William H. Foster, Daniel C. Manning, J. C. Foster, Dan. E. Safford, Hamilton; A. B. Almon, J. H. Towne, J. C. Chancy, F. Carlton, J. F. Newhall, S. P. Hathaway, Marblehead; G. W. Pease, Aaron T. Low, George Newcom, C. Putnam.

CORPORATE NAMES AND LOCATION.	Date of commenceme
Abington Mutual Loan and Fund Association, Abington, . . .	June, 185
Berkshire Loan and Fund Association, Stockbridge, . . .	Sept., 185
Blackstone Valley Loan and Fund Association, Grafton, . . .	Aug., 185
Bunker Hill Loan and Fund Association, Charlestown, . . .	April, 185
Charles River Mutual Loan Fund Association, Watertown, . . .	April, 185
Columbian Loan and Fund Association, Boston, . . .	July, 185
Lanesborough Loan Fund Association, Lanesborough, . . .	Jan., 185
Lowell Mutual Loan and Fund Association Lowell, . . .	May, 185
Massasoit Loan and Fund Association, Springfield, . . .	Mar., 185
Maverick Mutual Loan and Fund Association, East Boston, . . .	Dec., 185
Mechanics' Mutual Loan Fund Association, Worcester, . . .	April, 185
Merrimack Mutual Loan Fund Association, Lowell, . . .	Jan., 185
Metropolitan Loan and Fund Association, Boston, . . .	July, 185
Middleborough Loan and Fund Association, Middleborough, . . .	Oct., 185
Mill River Loan Fund Association, Milford, . . .	June, 185
New England Loan Fund Association, Boston, . . .	Oct., 185
North Bridgewater Loan and Fund Association, North Bridgewater, . . .	Oct., 185
Peoples' Perpetual Loan Fund Association, Boston, . . .	Aug., 185
Plymouth Loan and Fund Association, Plymouth, . . .	Jan., 185
Salem and Danvers Loan and Fund Association, Salem, . . .	May, 185
Shawmut Mutual Loan and Fund Association, Boston, . . .	Feb., 185
South Abington Mutual Loan and Fund Association, South Abington, . . .	Mar., 185
Springfield Loan and Fund Association, Springfield, . . .	Aug., 185
Union Mutual Loan and Fund Association, Boston, . . .	Mar., 185
Waltham Mutual Loan and Fund Association, Waltham, . . .	Sept., 185
Warren Mutual Loan and Fund Association, Charlestown, . . .	Sept., 185
Washington Loan and Fund Association, Boston, . . .	Jan., 185
Workingmen's Loan and Fund Association, Salem, . . .	Oct., 185
Totals, . . . . .	. . .

g	Expense since commencement.	Largest amount Loaned to one member.	Cash paid for advance interest.	Cash paid for shares withdrawn.	Loss on sale of Mortgaged Pro- perty.
0	\$1,638 96	\$2,638 00	\$196 70	\$39,362 07	\$686 95
0	1,257 71	1,000 00	270 99	15,163 29	-
0	2,744 93	6,100 00	236 23	7,292 26	-
3	6,100 88	11,751 00	148 49	41,019 01	2,307 93
7	4,906 99	3,480 00	6,496 48	22,682 00	2,500 00
6	5,492 81	9,073 00	3,246 61	22,911 75	2,351 82
7	867 52	1,496 00	1,155 05	5,391 71	-
0	6,053 88	3,330 00	244 40	43,751 84	600 00
0	3,800 00	5,360 00	123 20	17,815 96	-
6	4,695 85	3,750 00	306 99	25,174 49	-
5	3,318 37	7,350 00	1,233 49	14,025 89	-
3	4,282 92	3,220 00	106 90	24,291 55	100 00
5	6,284 19	2,500 00	6,284 19	52,134 00	67 00
4	1,969 23	2,730 00	105 88	17,599 00	-
0	3,380 38	5,530 00	-	21,612 70	784 62
2	3,405 89	3,800 00	478 31	26,925 52	300 00
1	3,431 40	3,341 50	406 88	38,754 51	106 17
2	10,355 78	5,900 00	2,611 69	60,524 82	-
0	4,049 32	2,702 50	821 11	9,250 00	713 98
3	5,623 35	7,125 00	2,504 38	60,768 48	254 91
5	6,892 16	4,420 34	2,696 88	38,621 55	3,606 14
0	1,366 91	1,846 00	49 46	34,861 86	-
3	5,155 82	4,350 00	708 56	84,804 00	276 50
5	7,289 41	7,425 55	9,703 17	61,160 38	-
0	5,883 50	2,875 00	394 22	51,469 79	-
3	5,922 42	4,404 00	194 68	36,927 43	577 48
2	5,749 55	6,000 00	8,004 62	60,940 00	-
3	4,549 20	1,980 00	2,097 77	5,505 00	-
6	\$126,469 13	-	\$50,787 53	\$940,740 86	\$15,233 50

A B S T R A C T O F

P

nt.	Par Value per share.	Secretary's Salary.	Shares redeemed.	Shares unredeemed.	Shares withdrawn.	Shares forfeited.	Amount paid on same.	Shareholder's balance
3,	\$500 00	\$150 00	250	48	107	-	-	
4,	500 00	150 00	117	183	120 $\frac{1}{2}$	1	\$43 25	
5,	300 00	375 00	562 $\frac{1}{2}$	493 $\frac{1}{2}$	100	-	-	
J 3,	-	600 00	704 $\frac{3}{4}$	161	314	2	62 00	
3,	500 00	400 00	571	95	133	-	-	
4,	500 00	400 00	410 $\frac{1}{2}$	83	206 $\frac{1}{2}$	-	-	
5,	250 00	100 00	448	66	111	2	17 97	
3,*	200 00	-	611	73	331 $\frac{1}{2}$	12	71 00	
6,	100 00	525 00	2,265	268	258	-	-	
4,	400 00	200 00	355	174	221	55	154 00	
5,	500 00	400 00	291	124	327	52	219 72	
4,	500 00	300 00	289	21	240	22	183 72	
4,	500 00	600 00	508 $\frac{1}{2}$	124	662	44	542 00	
4,	500 00	200 00	259	146	141	-	-	
4,	500 00	300 00	679 $\frac{1}{3}$	218 $\frac{5}{12}$	102 $\frac{1}{4}$	62 $\frac{1}{3}$	329 06	
4,	500 00	600 00	424	248	283	50	-	
3,	500 00	200 00	534	79	212 $\frac{1}{2}$	11	50 00	
4,	500 00	500 00	-	1,844	1,320	138	683 00	
55,	500 00	400 00	525	212	63	-	-	
55,	500 00	500 00	803	285	426	91	261 00	
53,	800 00	225 00	378	62	248 $\frac{1}{2}$	12	471 00	
54,	500 00	90 00	62 $\frac{1}{2}$	38	367 $\frac{1}{2}$	10	130 00	
54,	200 00	525 00	2,472	483	45	-	-	
53,	100 00	600 00	798 $\frac{3}{4}$	252	331	26	200 00	
54,	500 00	500 00	620	152 $\frac{1}{2}$	287 $\frac{1}{2}$	-	-	
53,	-	600 00	646 $\frac{3}{4}$	162	351	9	42 00	
54,	500 00	600 00	687	124	668	65	780 00	
55,	500 00	600 00	43	1,957	102	170	400 00	
.	-	-	-	-	-	-	-	

ment of dues on unredeemed shares ceased April, 1861.

THE RETURNS OF THE

FILED IN THE OFFICE OF THE INSURANCE

Shares cancelled by rowers paying the money owed to them.	Shares out- standing.	Amount of Money Loaned since commencement.	Amount of Loan repaid.	Dues paid and not endorsed.	Amount on share
160½	137½	\$79,917 50	\$43,421 00	\$63,915 50	\$4
107¾	61½	23,396 00	22,808 18†	23,454 77	31
204	493½	100,501 96	52,386 75	22,679 00	71
692¼	173½	132,857 50	132,016 00	-	16
258½	407½	141,829 60	119,171 37	-	19
316½	177	93,142 25	78,716 66	13,564 41	14
-	215	26,251 81	20,692 95	-	
568½	115½	128,590 00	110,000 00	-	14
2,028	508	159,777 50	42,733 50	-	17
190	339	56,813 50	43,966 50	-	28
143	272	83,380 92	55,766 07	13,072 50	19
214	96	57,522 50	45,600 00	8,958 00	3
378½	124	107,710 00	90,153 00	-	21
47	146	64,424 75	42,773 83	-	24
253¼	218½	189,641 40	127,383 00	3,408 66	48
-	248	126,019 16	74,465 00	-	41
390¾	221¾	145,172 25	-	21,341 00	15
-	1,844	192,159 40	55,558 72	-	
155	582	134,738 50	88,000 00	-	32
379½	-	183,833 00	77,250 00	-	43
252½	67	118,569 12	19,870 48	-	21
77	100½	41,725 00	18,899 25	-	6
1,537	1,419	315,054 00	154,309 00	13,160 00	41
371¼	-	155,650 11	111,502 48	-	35
278	494½	158,650 50	120,029 35	-	25
398¼	210½	121,912 25	120,747 75	-	31
427½	124	145,744 02	114,497 02	-	25
29½	448½	67,877 80	33,316 36	-	14
-	-	\$3,351,962 30	\$2,016,034 22	\$183,553 84	\$79

† Less \$128 loss on Real Estate received for Loans.

THE LOAN FUND AS

THE COMMISSIONERS, OCTOBER, 1861.

PU	Amount of Dues	Amount of Loan on	Dues received since	Amount of Dues	Interest received	En
	unredeemed as to date.	which interest is charged.	commencement.	in arrears.	since commence- ment.	
	800 00	\$36,496 50	\$63,915 50	\$710 00	\$14,060 69	
	,110 00	1,850 00	23,454 77	-	5,689 66	
	,094 00	70,794 21	94,757 25	1,861 58‡	13,827 14	
	,422 00	841 50	158,781 00	861 50	22,446 20	
J	380 00	20,000 00	129,617 00	4,000 00	16,912 57	
	,940 00	27,989 00	114,025 83	2,756 42	13,740 80	
	-	7,989 00	29,973 73	989 46	3,244 91	
	,016 00	7,000 00	162,910 87	7,000 00	24,637 57	
	,688 00	10,042 00	123,854 00	7,768 00	12,743 40	
	,188 00	12,847 50	69,421 95	-	6,943 59	
	,096 00	27,614 85	92,322 62	4,616 69	8,420 05	
	,906 00	13,902 00	75,697 00	1,824 00	8,167 62	
	,576 00	-	158,384 00	-	15,990 00	
	,528 00	31,200 92	78,139 32	628 00	9,186 07	
	,404 00	62,112 19	181,363 19	3,740 50	22,210 51	
	,664 00	51,554 00	142,965 13	-	11,037 25	
	,168 00	48,335 50	161,978 37	4,017 50	22,573 80	
	-	136,600 68	203,520 99	11,957 26	22,618 56	
	,920 00	-	131,818 00	200 00	15,220 64	
	,320 00	106,309 50	161,588 05	4,989 50	15,422 75	
	,018 00	-	129,330 31	-	13,626 91	
	,916 00	22,825 75	50,104 30	1,100 00	7,475 16	
	,055 00	94,345 00	205,775 00	1,272 00	39,394 36	
	,622 00	-	93,783 35	9,268 94	20,840 01	
	,925 00	39,000 00	167,752 00	2,500 00	-	
	,428 00	1,164 50	141,330 00	1,164 50	18,599 84	
	,3064 00	19,307 69	197,673 00	-	19,307 69	
	,904 00	34,561 44	67,669 61	900 00	11,606 44	
	2,152 00	\$884,683 73	\$3,411,906 14	\$74,125 85	\$415,944 19	

‡ Including Interest an

es car
rowe
k th
ned to

1g
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64
65
66
67
68
69
70
71
72
73
74
75
76
77
78
79
80
81
82
83
84
85
86
87
88
89
90
91
92
93
94
95
96
97
98
99
100

SOCIATIONS.

Entrance Fees.	Transfer Fees received.	Received for Fines.	Received for Books.	Amount of Cash on hand.	Expense during the past year
\$493 50	\$291 50	\$1,516 14	—	\$147 15	\$177 00
1,087 47	64 00	118 50	\$74 93	404 22	202 60
1,585 50	422 77	562 71	—	380 19	399 00
3,039 25	415 00	2,737 22	139 25	5,474 05	688 28
2,259 15	483 00	612 59	330 30§	349 47	695 57
2,975 82	300 00	814 95	61 51	132 51	617 18
731 86	35 00	570 07	34 75	914 13	128 97
2,042 00	524 50	1,883 06	97 50	2,129 18	545 30
757 00	613 00	793 33	65 00	199 83	700 00
847 00	291 00	697 41	100 15	801 51	282 71
1,472 00	—	620 22	41 50	804 96	413 71
1,334 00	258 06	1,041 95	—	70 85	334 70
2,348 03	95 00	1,381 41	—	667 21	926 51
1,449 00	359 00	967 63	41 21	980 70	210 21
6,828 37	531 08	3,560 55	104 75	—	462 50
1,215 00	311 00	565 76	100 00	1,194 19	660 31
998 00	663 50	1,555 84	113 00	751 54	510 21
3,319 00	85 55	574 92	485 77	6,877 47	1,374 21
800 00	491 00	1,043 77	—	514 48	581 01
3,873 37	256 00	1,966 86	153 25	475 17	703 30
1,354 00	469 50	1,563 81	299 27	109 57	691 21
519 50	190 00	1,132 00	15 62	358 60	108 07
3,019 50	737 25	3,821 40	54 00	339 90	669 11
1,285 25	878 50	1,399 39	642 64	25 42	658 81
2,100 00	789 00	1,214 94	125 00	256 68	598 51
2,831 50	381 00	2,702 93	109 75	1,930 48	738 21
3,235 50	336 00	1,676 68	174 00	700 00	847 41
532 00	102 00	113 99	106 47	100 74	821 81
\$54,332 57	\$10,373 21	\$37,210 03	\$3,469 62	\$27,090 20	\$15,746 81

d Fines.

§ Including Rent.

1g]
1	0

0
1
1
1
3
1
1
0
0
1
5
3
3
5
1
0
2
1
2
0
3
5
0
3
5
0
3
2
3
-
6
=
&

ABSTRACT OF RETURNS

OF

JOINT STOCK COMPANIES

IN

MASSACHUSETTS,

REQUIRED BY CHAPTER 61 OF GENERAL STATUTES.

JANUARY, 1862.

PREPARED FROM OFFICIAL RETURNS

BY OLIVER WARNER,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1862.

Commonwealth of Massachusetts.

SECRETARY'S DEPARTMENT, BOSTON, January 1, 1862.

To the Honorable the Senate and the House of Representatives :

In compliance with the General Statutes, I have the honor to submit herewith, for the information of the Legislature, an Abstract prepared from the certificates of the several Joint Stock Companies in the Commonwealth which have been received at this Department.

Very respectfully,

OLIVER WARNER, *Secretary.*

A B S T R A C T.

JOINT STOCK COMPANIES.

Abstract of Returns, filed in the Secretary's Office,—1851 to 1861, inclusive.

NAME OF COMPANY.	Where Located.	Capital Stock.	Amount of Capital paid in.	Number of Shares taken.	Par value of Shares.	Certificate—when filed in Secretary's Office.
A. Field and Company, ¹	Taunton, .	\$100,000 00	\$100,000 00	200	\$500 00	July 17, 1855.
Adams Gas Light Company, .	South Adams, .	7,500 00	3,750 00	*	25 00	Nov. 13, 1860.
Agawam Company, ²	Agawam, .	12,000 00	1,500 00	*	100 00	June 3, 1857.
Agawam Paper Company, .	West Springfield, .	50,000 00	2,000 00	*	500 00	June 14, 1859.
American Book and Paper Folding Company, .	Boston, .	50,000 00	36,000 00	6,346	5 00	April 15, 1853.
American Chemical Company, .	Boston, .	5,000 00	5,000 00	50	100 00	Nov. 23, 1857.
American Enamel Company, .	*	25,000 00	6,250 00	*	100 00	May 19, 1857.
American and Foreign Steam Safety Company, .	Boston, .	32,000 00	8,000 00	*	100 00	Aug. 24, 1857.
American Grist Mill Company, .	Boston, .	35,000 00	21,650 00	350	100 00	Mar. 27, 1854.
American Hoop Machine Company, .	Fitchburg, .	9,600 00	9,600 00	96	100 00	Aug. 6, 1856.
American Joint Stock Pegging Machine Company, .	Boston, .	5,000 00	5,000 00	44	100 00	June 12, 1856.
American Leather Splitting Company, .	Boston, .	50,000 00	50,000 00	500	100 00	Nov. 24, 1855.
American Machine Stamp Company, .	Boston, .	25,000 00	7,500 00	*	100 00	Aug. 7, 1855.

American Rattan Company,	Fitchburg, .	\$126,800 00	105	\$1,200 00	Aug. 18, 1852.
American Rotary Pump Company,	Boston, .	50,000 00	500	100 00	April 30, 1858.
American Soda Fountain Company,	Haverhill, .	20,000 00	200	100 00	Nov. 20, 1854.
American Steam Gas Company,	Boston, .	10,000 00	1,000	10 00	Jan. 31, 1860.
American Stereotype Company,	Boston, .	33,500 00	309	100 00	Nov. 1, 1855.
American Tube Works,	Boston, .	140,000 00	140	1,000 00	April 29, 1852.
American Whip Company,	Westfield, .	200,000 00	2,000	100 00	May 6, 1855.
Amesbury and Salisbury Gas Company,	{ Amesbury and Salisbury. }	5,000 00	100	50 00	Aug. 4, 1860.
Attleborough Steam Power Company,	Attleborough, .	15,000 00	150	100 00	Sept. 20, 1858.
Bay State Glass Company,	Cambridge, .	100,000 00	200	500 00	Oct. 9, 1851.
Bay State Lumber Company,	Westfield, .	110,000 00	*	100 00	Jan. 19, 1858.
Bay State Tool Manufacturing Company,	Northampton, .	100,000 00	4,000	25 00	May 22, 1854.
Bemis and Call Hardware and Tool Company,	Springfield, .	26,400 00	264	100 00	June 5, 1855.
Berlin Iron Company,	Boston, .	10,000 00	100	100 00	Oct. 19, 1855.
Beverly Gas Light Company,	Beverly, .	40,000 00	None.	100 00	June 15, 1859.

* Not stated.

¹ For the manufacture of tacks, brads, shoe nails, &c.² For the manufacture of cloth, stockinet and yarns.

NAME OF COMPANY.	Where Located.	Capital Stock.	Amount of Capital paid in.	Number of Shares taken.	Par value of Shares.	Certificate—when filed in Secretary's Office.
Blair County Iron and Coal Company, . . .	Boston, . .	\$150,000 00	\$150,000 00	1,500	\$100 00	July 24, 1855.
Bolton Shoe Company,	Bolton, . .	7,000 00	6,500 00	70	100 00	April 25, 1853.
Boston Acid Manufacturing Company, . . .	Boston, . .	30,000 00	30,000 00	300	100 00	Aug. 27, 1852.
Boston Carpet Company,	Roxbury, . .	35,000 00	35,000 00	350	100 00	Feb. 4, 1853.
Boston Cordage Company,	Boston, . .	60,000 00	60,000 00	600	400 00	Feb. 21, 1860.
Boston Earthen Ware Manufacturing Company. .	Boston, . .	15,000 00	15,000 00	30	500 00	May 31, 1852.
Boston Flax Mills,	Braintree, . .	50,000 00	50,000 00	500	100 00	Dec. 6, 1852.
Boston Linseed Oil Mills,	Boston, . .	100,000 00	100,000 00	200	500 00	May 30, 1856.
Boston and Maine Foundry Company, . . .	Boston, . .	30,000 00	30,000 00	300	100 00	Feb. 13, 1856.
Boston Oil Company,	Boston, . .	200,000 00	200,000 00	2,000	100 00	Jan. 27, 1852.
Boston Papier Maché Company,†	Boston, . .	60,000 00	51,500 00	515	100 00	April 2, 1852.
Boston Rattan Works,	South Reading, .	100,000 00	100,000 00	1,000	100 00	May 2, 1861.
Boston and Salem Ice Company,	Lynnfield, . .	50,000 00	34,946 20	231	100 00	Dec. 18, 1852.
Boston Shoe Binding Manufacturing Company, .	Boston, . .	100,000 00	100,000 00	1,000	100 00	June 20, 1856.
Boston Sugar Refining Company,	Boston, . .	50,000 00	25,500 00	255	100 00	Jan. 24, 1853.

Bowman Oil Company,	Roxbury, . . .	\$50,000 00	\$50,000 00	1,000	\$50 00	Nov. 26, 1855.
Brimfield Stockinett Company,	Brimfield, . . .	12,000 00	6,000 00	105	100 00	Dec. 3, 1856.
Bristol Coal Company,	{ R. Island and elsewhere, }	50,000 00	25,000 00	10,000	5 00	Dec. 18, 1851.
Brown and Allen's Piano-Forte Company,	Boston, . . .	40,000 00	40,000 00	400	100 00	April 3, 1854.
Brown and Allen Company, ¹	{ Leominster & Boston, }	10,000 00	7,000 00	7	1,000 00	Oct. 25, 1858.
Chelmsford Foundry Company,	Chelmsford, . .	15,000 00	15,000 00	150	100 00	May 23, 1859.
Cheshire Glass Company,	Cheshire, . . .	200,000 00	60,000 00	2,000	100 00	Feb. 12, 1853.
Chicopee Boot and Shoe Company,	Chicopee, . . .	8,000 00	8,000 00	—	100 00	June 9, 1855.
Daggett Manufacturing Company, ²	Attleborough, .	20,000 00	20,000 00	200	100 00	April 15, 1857.
Danvers Gas Light Company,	Danvers, . . .	20,000 00	20,000 00	400	50 00	Aug. 1, 1861.
Davis Manufacturing Company, ³	Grafton, . . .	30,000 00	30,000 00	300	100 00	Jan. 13, 1857.
Downer Kerosene Oil Company,	Boston, . . .	200,000 00	200,000 00	2,000	100 00	April 7, 1860.
Dunlap Manufacturing Company, ⁴	Taunton, . . .	24,000 00	24,000 00	48	500 00	Feb. 8, 1859.
Eagle Cotton Company,	Taunton, . . .	90,000 00	53,368 36	*	100 00	May 10, 1860.

* Question not answered.

¹ For the manufacture of Piano-Fortes.³ For the manufacture of Cotton, Woollen, Linen and other Goods.

† Name changed from Bowler, Tileston & Co.'s Papier Mache Manufacturing Company.

² For the manufacture of Daguerrotype-Mattings and Preservers, &c.⁴ For the manufacture of Woollen Cloths.

NAME OF COMPANY.	Where Located.	Capital Stock.	Amount of Capital paid in.	Number of Shares taken.	Par value of Shares.	Certificate—when filed in Secretary's Office.
Eagle Machine Company,	Boston, . .	\$64,000 00	\$64,000 00	640	\$100 00	May 15, 1856.
Eagle Mills, ¹	Chelmsford, .	40,000 00	20,000 00	400	100 00	May 22, 1858.
East Boston Gas Light Company,	East Boston, .	133,000 00	133,000 00	5,320	25 00	April 2, 1856.
East Cambridge Gas and Oil Company,	East Cambridge,	200,000 00	12,000 00	2,000	100 00	Jan. 15, 1859.
Edgeworth Rubber Company,	Malden, . .	5,000 00	5,000 00	50	100 00	Oct. 11, 1852.
Essex Comb Company,	West Newbury, .	6,000 00	6,000 00	60	100 00	Jan. 28, 1861.
Farmers' Grain Mill Company,	Boston, . .	36,000 00	36,000 00	360	100 00	Feb. 11, 1857.
Fibrilia Felting Company,	Winchester, .	10,000 00	10,000 00	100	100 00	June 10, 1861.
Fitchburg Foundry and Machine Company,	Fitchburg, .	35,000 00	35,000 00	350	100 00	Jan. 19, 1855.
Follett Straw Manufacturing Company,	Wrentham, .	12,000 00	12,000 00	120	100 00	Aug. 3, 1853.
Forrest Rubber Company,	Stoneham, .	8,000 00	8,000 00	160	50 00	Sept. 3, 1857.
Foundry and Machine Company,	Taunton, . .	60,000 00	60,000 00	120	500 00	July 2, 1852.
Foxborough Steam Mill Company,	Foxborough, .	8,000 00	7,500 00	80	100 00	Aug. 12, 1851.
Franklin Hand Stamp Company,	Boston, . .	25,000 00	25,000 00	500	50 00	April 11, 1856.
Glendon Coal Oil Company,	Boston, . .	50,000 00	50,000 00	500	100 00	June 16, 1859.

Goodrich Lumber Manufacturing Corporation, .	Springfield, .	\$10,000 00	\$10,000 00	100	\$100 00	July 15, 1859.
Great Barrington Gas Light Company, . . .	Gt. Barrington, .	5,000 00	5,000 00	50	100 00	Nov. 27, 1855.
Greenfield Tool Company,	Greenfield, .	47,600 00	47,600 00	203	100 00	Aug. 18, 1851.
Greenleaf and Taylor Manufacturing Company, ² .	Huntington, .	45,000 00	45,000 00	450	100 00	Nov. 22, 1853.
H. M. Richard's Jewelry Company,	Attleborough, .	100,000 00	100,000 00	1,000	100 00	Sept. 1, 1857.
Hadley Manufacturing Company, ²	Hadley, . .	30,000 00	29,000 00	290	100 00	Mar. 13, 1854.
Hampden Card Company,	Springfield, .	10,000 00	7,500 00	100	100 00	Sept. 24, 1860.
Hampden Cigar Company,	Westfield, .	70,000 00	70,000 00	100	700 00	Mar. 28, 1861.
Hampden Skirt Company,	Springfield, .	5,000 00	4,500 00	50	100 00	Dec. 29, 1860.
Hayden Manufacturing Company, ³	Williamsburg, .	50,000 00	50,000 00	500	100 00	Mar. 17, 1857.
Heel Machine Company,	Boston, . .	5,200 00	5,200 00	52	100 00	Mar. 16, 1861.
Heywood Chair Manufacturing Company, . .	Gardner, . .	100,000 00	50,000 00	1,000	100 00	April 29, 1854.
Holliston Comb Company,	Holliston, . .	50,000 00	50,000 00	500	100 00	May 22, 1855.
Holyoke Paper Company,	Holyoke, . .	50,000 00	50,000 00	100	500 00	May 19, 1857.
Holyoke Water-Power Company,	Holyoke, . .	350,000 00	350,000 00	3,500	100 00	June 25, 1860.

¹ For the purchase of Water-Rights and manufacture of Cotton and Woollen Goods. . .² For the manufacture of Cotton Goods.³ For the manufacture of Paper and Lumber.

NAME OF COMPANY.	Where Located.	Capital Stock.	Amount of Capital paid in.	Number of Shares taken.	Par value of Shares.	Certificate—when filed in Secretary's Office.
Howard Clock and Watch Company,	Roxbury, .	\$120,000 00	\$120,000 00	1,200	\$100 00	May 13, 1861.
Hubbardston Chair Works,	Hubbardston, .	10,000 00	2,500 00	100	100 00	May 18, 1855.
Indian Orchard Mills, ¹	Springfield, .	500,000 00	500,000 00	5,000	100 00	Mar. 25, 1859.
J. Russell Manufacturing Company, ²	*	175,000 00	*	*	100 00	July 28, 1855.
Lawrence Machine Shop,	Lawrence, .	750,000 00	320,000 00	15,000	50 00	Mar. 19, 1853.
Livemore Manufacturing Company, .	*	20,000 00	20,000 00	200	100 00	Oct. 2, 1855.
Lowell Wire Fence Company,	Lowell, .	20,000 00	20,000 00	200	100 00	April 25, 1854.
Lynan Lumber Manufacturing Company, .	South Hadley, .	25,000 00	25,000 00	250	100 00	May 25, 1854.
Lynn Boot and Shoe Company,	Lynn, .	5,000 00	5,000 00	250	20 00	May 7, 1860.
Lynn Gas Light Company,	Lynn, .	45,000 00	Nothing.	424	100 00	Aug. 28, 1852.
Machine and Lathe Company,	Worcester, .	6,000 00	6,000 00	60	100 00	Oct. 26, 1857.
Mansfield Machine Company,	Mansfield, .	50,000 00	35,000 00	350	100 00	Jan. 12, 1852.
Massachusetts Shovel Company,	Worcester, .	15,000 00	10,000 00	150	100 00	May 6, 1852.
Massachusetts Steam-Heating Company,	*	45,000 00	45,000 00	450	100 00	Nov. 14, 1856.
Mattapan Iron Works,	Boston, .	50,000 00	50,000 00	500	100 00	Feb. 21, 1853.

Medfield Boot and Shoe Manufacturing Company,	Medfield, .	\$6,000 00	\$6,000 00	60	\$100 00	Jan. 15, 1852.
Merrimac Hat Company,	Salisbury, .	20,800 00	20,800 00	208	100 00	July 24, 1856.
Merrimac Lumber Company	Lowell, .	200,000 00	200,000 00	2,000	100 00	April 14, 1855.
Merrimac Woollen Company,	Dracut, .	90,000 00	90,000 00	180	500 00	June 17, 1856.
Merrimac Woollen Mills,	Dracut, .	72,000 00	72,000 00	720	100 00	June 4, 1858.
Middleborough Gas Light Company,	Middleborough, .	5,000 00	1,000 00	100	50 00	Sept. 4, 1856.
Middleborough Steam Mill Company,	Middleborough, .	11,700 00	11,700 00	117	100 00	July 14, 1855.
Mirror Marble Company,	Boston, .	25,000 00	25,000 00	50	500 00	Mar. 17, 1852.
Monatiquot Mills, ³	Braintree, .	25,000 00	25,000 00	250	100 00	June 15, 1853.
Montague Boot and Shoe Company,	Montague, .	10,000 00	Nothing.	*	100 00	May 20, 1856.
Morse Comb Company,	Leominster, .	25,000 00	Nothing.	*	100 00	Sept. 10, 1860.
Muzzy Rifle Barrel Company,	Lowell, .	21,500 00	21,500 00	215	100 00	Dec. 31, 1858.
N. Hayward Company,	Stoneham, .	75,000 00	*	*	100 00	April 10, 1860.
Nantucket Boot and Shoe Company,	Nantucket, .	15,000 00	15,000 00	150	100 00	June 6, 1859.
National Steam-Gauge Company,	Boston, .	40,000 00	40,000 00	400	100 00	Sept. 29, 1857.

* Not stated.

¹ For the manufacture of Cotton, Woollen and Silk Goods.² For the manufacture of Cutlery.³ For the manufacture of Carpets and Tapestry.

NAME OF COMPANY.	Where Located.	Capital Stock.	Amount of Capital paid in.	Number of Shares taken.	Par value of Shares.	Certificate—when filed in Secretary's Office.
Naumkeag Brick Manufacturing Company, . . .	Salem, . . .	\$10,000 00	*	*	\$100 00	Aug. 14, 1858.
Nayasset Paper Company,	Springfield, . . .	50,000 00	\$50,000 00	500	100 00	Aug. 8, 1857.
New Bedford Boot and Shoe Manufactory, . . .	New Bedford, . . .	15,000 00	11,400 00	*	100 00	June 15, 1861.
New Bedford Flour Mill Company,	New Bedford, . . .	90,000 00	90,000 00	900	100 00	Jan. 31, 1856.
New Bedford Tannery,	New Bedford, . . .	25,000 00	25,000 00	250	100 00	Dec. 31, 1860.
New England Cordage Machine Company,† . . .	Boston, . . .	100,000 00	100,000 00	1,000	100 00	Jan. 27, 1859.
New England Jewelry Company,	Grafton, . . .	6,000 00	6,000 00	60	100 00	Nov. 17, 1855.
New England Machinists' Company,	South Boston, . . .	5,000 00	475 00	500	10 00	Feb. 19, 1852.
New England Oil Manufacturing Company, . . .	Boston, . . .	200,000 00	35,000 00	*	100 00	May 5, 1853.
New England Papier Maché Company,	Chelsea, . . .	25,000 00	8,000 00	80	100 00	Nov. 20, 1854.
New England Roofing and Manufacturing Company,	Boston, . . .	12,000 00	12,000 00	24	500 00	Jan. 12, 1860.
New England Steam Drill Company,	Boston, . . .	50,000 00	50,000 00	500	100 00	June 18, 1853.
New England Tanning Company,	Boston, . . .	100,000 00	10,000 00	1,000	100 00	Oct. 27, 1851.
North Abington Boot and Shoe Manufacturing Co.,	Abington, . . .	20,000 00	10,000 00	*	100 00	June 23, 1857.
North American Patent Boot and Shoe Company, .	Boston, . . .	300,000 00	100,000 00	1,000	100 00	Sept. 28, 1855.

North Attleborough Gas Light Company,	.	North Attleboro',	\$50,000 00	\$42,100 00	421	\$100 00	April 13, 1855.
North Bridgewater Gas Light Company,	.	N. Bridgewater,	16,000 00	16,000 00	160	100 00	Sept. 14, 1859.
Norton Straw Company,	.	Norton,	14,000 00	14,000 00	140	100 00	April 19, 1854.
Oakville Manufacturing Company, ¹	.	*	50,000 00	50,000 00	500	100 00	Nov. 19, 1856.
Oceanic Oil and Guano Company,	.	Boston,	400,000 00	400,000 00	4,000	100 00	Mar. 19, 1860.
Oriental Coal Oil Company,	.	Boston,	30,000 00	30,000 00	300	100 00	Aug. 3, 1860.
Pembroke Forge Company,	.	Boston,	20,000 00	20,000 00	200	100 00	May 6, 1859.
Persian Sherbet Company,	.	Boston,	32,000 00	12,000 00	480	25 00	Oct. 26, 1853.
Petrolia Refining Company, ²	.	*	15,000 00	15,000 00	150	100 00	Nov. 7, 1861.
Phoenix Cotton Manufacturing Company,	.	Shirley,	25,000 00	25,000 00	250	100 00	July 10, 1852.
Phoenix Manufacturing Corporation, ³	.	Taunton,	30,000 00	30,000 00	80	375 00	June 10, 1851.
Pittsfield Woollen Company,	.	Pittsfield,	63,000 00	63,000 00	630	100 00	Jan. 21, 1852.
Porter Britannia and Plate Company,	.	Taunton,	25,000 00	25,000 00	250	100 00	April 18, 1859.
Powow Blank Book Manufacturing Company,	.	Boston,	5,000 00	2,000 00	50	100 00	Mar. 17, 1860.

* Not stated.

† The Capital Stock of this Company is certified to have been paid in "in Patent Rights." Whether this is in accordance with the requirements of the statute under which these corporations are organized, is a question of importance to all parties interested.

¹ For the manufacture of Cotton and Woollen Goods.

³ For the manufacture of Machinery, &c.

² For the manufacture and refining of Mineral Oil.

NAME OF COMPANY.	Where Located.	Capital Stock.	Amount of Capital paid in.	Number of Shares taken.	Par value of Shares.	Certificate—when filed in Secretary's Office.
Pratt's Patent Leather Splitting Machine Manufacturing Company,	} Salem, . .	\$50,000 00	\$50,000 00	500	\$100 00	Nov. 10, 1855.
Prussian Chemical Company,	Roxbury, . .	25,000 00	21,200 00	212	100 00	June 7, 1855.
Putnam Machine Company,	*	40,000 00	40,000 00	80	500 00	Dec. 4, 1858.
Real Estate and Building Company,	Boston, . .	100,000 00	80,000 00	*	50 00	Aug. 2, 1861.
Richmond Coal Mining Company,	Boston, . .	50,000 00	24,000 00	1,000	50 00	Dec. 20, 1860.
Roxbury Carpet Company,	Roxbury, . .	120,000 00	13,000 00	*	100 00	Mar. 7, 1859.
Roxbury Linen Company,	Roxbury, . .	50,000 00	50,000 00	500	100 00	Dec. 20, 1861.
Royalston Steam Mill Company,	Royalston, . .	15,000 00	*	150	100 00	Jan. 25, 1855.
Rubber Band Carpet Sweeper Company,	Boston, . .	25,000 00	9,000 00	*	10 00	April 3, 1861.
Runford Chemical Works,	Seekonk, . .	110,000 00	110,000 00	1,100	100 00	May 17, 1859.
S. P. Ruggles Power Press Manufacturing Company,	Boston, . .	200,000 00	200,000 00	200	1,000 00	Jan. 6, 1854.
S. Sutton Boot and Shoe Manufacturing Company,	Sutton, . .	5,000 00	3,885 00	134	25 00	April 31, 1852.
Salem and South Danvers Oil Company,	Salem, . .	12,000 00	12,000 00	120	100 00	Nov. 14, 1855.
Salisbury Mills, ¹	{ Salisbury and } Amesbury, }	500,000 00	Nothing.	None.	100 00	June 15, 1857.
Samoset Mills, ²	Plymouth, . .	35,000 00	35,000 00	350	100 00	Feb. 4, 1857.

Saxonville Mills, ³	.	.	.	.	.	Framingham,	\$200,000 00	\$27,000 00	*	\$100 00	Mar. 7, 1859.
Shelburne Falls Cutlery Company,	.	.	.	.	.	Shelburne, .	50,000 00	37,500 00	*	100 00	July 28, 1859.
Sheldonville Jewelry Company,	.	.	.	.	.	Wrentham,	10,000 00	5,500 00	*	500 00	April 7, 1857.
Singletary Boot and Shoe Manufacturing Company,	.	.	.	.	.	Sutton, .	5,000 00	1,027 50	200	25 00	Mar. 25, 1853.
Somerville Iron Company,	.	.	.	.	.	Somerville,	12,000 00	7,000 00	70	100 00	Aug. 6, 1855.
Somerset Iron Works,	.	.	.	.	.	Somerset, .	35,000 00	3,500 00	350	100 00	April 25, 1853.
South Deerfield Machine Company,	.	.	.	.	.	South Deerfield,	5,000 00	Nothing.	50	100 00	Oct. 17, 1851.
South Gardner Chair Manufacturing Company,	.	.	.	.	.	Gardner, .	50,000 00	50,000 00	500	100 00	Jan. 3, 1857.
South Lee Paper Company,	.	.	.	.	.	South Lee, .	100,000 00	100,000 00	1,000	100 00	Feb. 23, 1861.
South River Cutlery Company,	.	.	.	.	.	Conway, .	19,200 00	19,200 00	192	100 00	Dec. 15, 1851.
Springfield Tool Company,	.	.	.	.	.	Springfield,	30,000 00	30,000 00	300	100 00	May 12, 1856.
St. Maurice Lumber Company,	.	.	.	.	.	*	300,000 00	300,000 00	3,000	100 00	Sept. 8, 1856.
Steam Music Company,	.	.	.	.	.	Boston, .	10,000 00	10,000 00	50	200 00	May 24, 1856.
Sun Gas Burner Company,	.	.	.	.	.	Boston, .	45,000 00	45,000 00	450	100 00	Nov. 24, 1858.
Taconic Mills,	.	.	.	.	.	Pittsfield, .	120,000 00	120,000 00	1,200	100 00	Aug. 9, 1859.

* Not stated.

¹ For the manufacture of Woollen and Cotton Goods.² For the manufacture of Cotton Goods.³ For the manufacture of Worsted and Woollen Yarns, &c.

NAME OF COMPANY.	Where Located.	Capital Stock.	Amount of Capital paid in.	Number of Shares taken.	Par value of Shares.	Certificate—when filed in Secretary's Office.
Taunton Britannia and Plate Company,	Taunton, . .	\$20,000 00	\$20,000 00	200	\$100 00	May 25, 1853.
Taunton Enamelling Company,	Taunton, . .	20,000 00	20,000 00	40	500 00	Feb. 1, 1856.
Taunton Oil Cloth Company,	Taunton, . .	25,000 00	25,000 00	50	500 00	June 30, 1857.
Taunton Sewing Machine Manufacturing Company,	Taunton, . .	10,000 00	6,000 00	*	100 00	June 21, 1859.
Taunton Umbrella Company,	Taunton, . .	20,000 00	20,000 00	40	500 00	April 1, 1857.
Taunton Tack Company,	Taunton, . .	20,000 00	20,000 00	40	500 00	Oct. 3, 1855.
Templeton Chair Company,	Templeton, . .	10,000 00	5,000 00	*	100 00	May 20, 1857.
Tremont Nail Company,	Wareham, . .	100,000 00	100,000 00	1,000	100 00	Sept. 30, 1859.
Tremont Oil Company,	Boston, . .	200,000 00	*	2,000	100 00	May 13, 1853.
Tudor Ice Company,	Boston, . .	360,000 00	360,000 00	3,600	100 00	Oct. 1, 1860.
Turret Clock Company,	*	10,000 00	10,000 00	200	50 00	Oct. 3, 1861.
Type Setting Machine Company,	Boston, . .	50,000 00	50,000 00	1,000	50 00	May 15, 1861.
Union Gas Works Company,	Boston, . .	50,000 00	*	221	100 00	May 14, 1856.
Union Gauge Company,	Boston, . .	60,000 00	5,000 00	50	100 00	Dec. 17, 1856.
Union Glass Company,	Somerville, . .	150,000 00	150,000 00	600	250 00	Jan. 21, 1854.

Union Iron Works,	.	.	.	.	.	North Adams,	.	\$200,000 00	\$81,000 00	200	\$1,000 00	Mar. 14, 1853.
Union Jewelry Company,	.	.	.	.	.	Attleborough,	.	10,000 00	7,500 00	75	100 00	Nov. 2, 1855.
Union Manufacturing Company, ¹	.	.	.	.	.	Dighton,	.	18,500 00	18,500 00	185	100 00	April 25, 1857.
Union Straw Works,	.	.	.	.	.	Foxborough,	.	500,000 90	500,000 00	1,000	500 00	Aug. 1, 1856.
Union Tool Company,	.	.	.	.	.	Goshen,	.	10,000 00	4,100 00	103	50 00	Mar. 5, 1852.
United States Pegging Machine Company,	.	.	.	.	.	Boston,	.	50,000 00	50,000 00	500	100 00	Mar. 29, 1861.
Walter Heywood Chair Company,	.	.	.	.	.	Fitchburg,	.	24,000 00	24,000 00	240	100 00	Aug. 17, 1854.
Wamesit Steam Mill Company,	.	.	.	.	.	Lowell,	.	16,000 00	16,000 00	160	100 00	Oct. 14, 1853.
Wareham Manufacturing Company, ²	.	.	.	.	.	Wareham,	.	30,000 00	30,000 00	300	100 00	Feb. 25, 1853.
Warren Boot and Shoe Company,	.	.	.	.	.	Warren,	.	12,000 00	12,000 00	120	100 00	April 16, 1855.
Warren Salt Company,	.	.	.	.	.	*	.	40,000 00	40,000 00	400	100 00	Mar. 13, 1856.
Warren Silver, Lead and Copper Mining Company,	.	.	.	.	.	Boston, [†]	.	500,000 00	500,000 00	5,000	100 00	June 23, 1857.
Washington Mills, ³	.	.	.	.	.	Lawrence,	.	1,650,000 00	1,650,000 00	16,500	100 00	Aug. 5, 1860.
Westborough Manufacturing Company, ⁴	.	.	.	.	.	Westborough,	.	25,000* 00	15,000 00	*	100 00	April 23, 1857.

* Not stated.

¹ For the manufacture of Tacks, Nails, &c.³ For the manufacture of Cotton, Woollen and Mixed Goods.[†] Mining operations carried on in Warren, New Hampshire.² For the manufacture of Iron and Brass Castings for Machinery, &c.⁴ For the manufacture of Chairs, Clocks, and Lumber.

NAME OF COMPANY.	Where Located.	Capital Stock.	Amount of Capital paid in.	Number of Shares taken.	Par value of Shares.	Certificate—when filed in Secretary's Office.
Westfield Machine Works,	Westfield, .	\$6,500 00	\$6,500 00	65	\$100 00	Jan. 10, 1853.
Westford Forge Company,	Westford, .	20,000 00	20,000 00	200	100 00	Dec. 13, 1853.
West Greenwich Lumber Company,	Taunton, .	22,000 00	22,000 00	22	1,000 00	July 9, 1857.
Westville Company,	North Amherst, .	5,000 00	*	50	100 00	Jan. 15, 1853.
Whipple Glass Engraving Company,	Boston, .	75,000 00	60,000 00	6,000	10 00	May 19, 1855.
Whipple File Company,	Andover, .	150,000 00	50,000 00	1,500	100 00	Dec. 10, 1858.
Whipple File Manufacturing Company,	Ballard Vale, .	150,000 00	150,000 00	1,500	100 00	Aug. 7, 1860.
Worcester County Brick Manufacturing Company,	East Brookfield, .	29,000 00	28,300 00	290	100 00	Nov. 3, 1855.
Aggregate of 213 Companies,		\$16,055,800 00	\$12,387,651 36			

* Not stated.

NOTE.—Certificates of the dissolution of the "American Verd Antique Marble Company," dated April 8, and of the "North American Verd Antique Marble Company," dated April 24, were filed in this office, April 26, 1854; and of the "Boston Oil Refining Company," dated August 8, and filed August 9, 1856.





PUBLIC DOCUMENT No. 13.

FIRST ANNUAL REPORT

OF THE

COMMISSIONERS ON PUBLIC LANDS.

OFFICE OF COMMISSIONERS ON PUBLIC LANDS, STATE HOUSE, }
BOSTON, October 15, 1861. }

To His Excellency JOHN A. ANDREW, *Governor of the Commonwealth of Massachusetts :*

The undersigned herewith respectfully present their Annual Report, containing a review of the work entrusted to their charge for the year ending September 30, 1861. By an Act of the legislature, which took effect on the first day of April, 1861, the style of the Board formerly known as "Commissioners on the Back Bay," was changed to "Commissioners on Public Lands." The present is accordingly the first Annual Report presented under the latter name; it would have been the tenth Annual Report of the former commission.

Since our last Annual Report the work of filling in the Back Bay has been continued with industry and vigor. The former contract having expired, a new one has been made with Norman C. Munson, the party actually performing the work under the first, for the same materials and at the same rates of payment, namely: forty cents per cubic yard for earth deposited below the grade 12, (four feet below the level of the Mill-dam); forty-two cents per cubic yard for earth deposited in the streets,

avenues, and passage-ways, above grade 12, and one cent per superficial foot for levelling the surface. The quantity of "good solid earth and clean gravel" deposited in the lands belonging to the Commonwealth in the Back Bay, up to the first day of October, instant, was one million three hundred and ten thousand cubic yards, for which, and for other expenses of filling, there has been paid the sum of five hundred and ninety-two thousand and five dollars and twenty-one cents; of this filling, two hundred eighty-eight thousand five hundred and eighty-nine cubic yards has been deposited since our last Annual Report, and there has been paid therefor to the contractors the sum of one hundred sixteen thousand four hundred and sixty dollars $\frac{24}{100}$ in cash.

No sales have been made within the year embraced by this Report, with the exception of the large public sale of October 24, 1860, of which an account was given in our supplementary Report, under date of December 1, 1860, appended to the last Annual Report. This sale having yielded an aggregate amount of \$243,685.85, paid into the treasury in cash and notes, of which the moiety applicable to purposes of improvement was \$121,842.92, there have been sufficient funds at the disposal of the Commissioners to carry on the work throughout the past year, without resorting to sales; while the action of the legislature, in the passage of the Act, directing the reservation of a large quantity of the lands most available for sale, was in consonance with the policy which the Commissioners found it most advisable to pursue in view of the depressed condition of many industrial interests during the year, and the disinclination generally felt to investments in lands of the character of those owned by the Commonwealth in the Back Bay. The Commonwealth possesses at the present moment an area of nearly half a million square feet of salable lands, which are of unquestionable value, filled and ready for sale at the first moment when it shall be deemed advisable to offer them by a public sale. This is exclusive of the land reserved by the Act of 1861, chapter 183.

Since our last Annual Report, that portion of the main drain through Berkeley Street, emptying into Charles River, two hundred feet north of the Mill-dam, under which it passes, has been completed, together with the tide-gate and other necessary

fixtures, and it is now in successful operation. This main drain with the lateral drains emptying into it, form a complete and effective system of sewerage for the space between Arlington and Clarendon Streets, so far as is necessary at the present time.

In conformity with chapter 142 of the Acts of 1861, the Commissioners, with the assent of the governor and council, have offered to the city of Boston for acceptance, the westerly half of Arlington Street, upon the condition that it shall revert to the Commonwealth if its use as a street should at any time be discontinued.

The Act of 1861, chapter 85, transferred to this Commission all the powers and duties formerly attaching to the office of Land Agent. Such routine duties as have arisen under this head from time to time, during the year, have been performed by us, and are believed to require no particular mention in this Report. With regard to the very comprehensive field of duties imposed upon the Land Agent by the Resolves of 1859, chapter 103, "to have charge of all lands, flats, shores and rights in tide-waters belonging to the Commonwealth, as far as practicable; to ascertain the location, extent and description of such property, investigate the title of the Commonwealth thereto, ascertain what parts thereof have been granted away by the Commonwealth, the conditions on which such grants were made, and whether said conditions have been complied with; what portions have been encroached or trespassed on, and the rights and remedies of the Commonwealth in relation thereto, prevent further encroachments and trespasses, ascertain what remaining portions of such property may be leased, sold or improved with benefit to the Commonwealth, and without injury to navigation and the rights of riparian owners, and make report to the governor and council, and with the approval of the governor and council, to require the services of the attorney-general, and employ such surveyor or surveyors as may be necessary to accomplish, either in whole or in part, the objects aforesaid," little has been done, for the reason that no appropriation was made by law to meet the expense which would necessarily be incurred by an immediate and literal execution of the large powers thus conferred, nor does this seem to be necessary. The work can be prosecuted by degrees, from time

to time, with whatever rapidity the legislature may see fit to indicate.

In accordance with the Act of 1861, chapter 201, authorizing the Commissioners to make arrangements with the Boston and Roxbury Mill Corporation and other parties, respecting a continuance of the tolls upon the Mill-dam, negotiations have been opened with said corporation. This is necessarily the preliminary step in the business, and no further progress has been made at the date of this Report. As the toll franchise does not expire under existing arrangements, until May, 1863, it is believed that there is ample time to conclude an arrangement which shall preserve the rights and interests of the Commonwealth, and of all parties interested.

The Commissioners have appeared by request before the appraisers appointed under the Act of 1861, chapter 183, "to incorporate the Massachusetts Institute of Technology, and to grant aid to said Institute and to the Boston Society of Natural History." It is understood that the provisions of said Act have been accepted by the two societies, so far as they apply to them respectively. The award of the appraisers has not been announced at the date of this Report.

By the Resolve of 1861, chapter 87, the Commissioners "are authorized and instructed to negotiate with the Boston Water-Power Company, and with the riparian owners of territory lying west of the land of the Commonwealth, and east of the Cross-dam adjoining the Full Basin, so called, for an improvement of the lands of the said section, and of the lands of the Commonwealth contiguous thereto, by the reservation of a water-space therein." Under this law, negotiations have been opened, and a plan has been presented, to which, substantially, should it secure the approval of all the other parties interested, without encroaching unreasonably upon the premises of the Commonwealth, the Commissioners are prepared to assent. This plan is now in the hands of a special commission, appointed by the city of Boston, who are endeavoring to harmonize all interests, and to make a homogeneous plan for the laying out of streets, and for drainage of the whole territory included generally between Tremont Street, the Cross-dam and Mill-dam, without interfering in any substantial respect with the plan already

definitely adopted for that part of this territory which belongs to the Commonwealth.

The Commissioners have held several hearings under the Resolve of 1861, chapter 92, "providing for the adjustment of certain claims in South Bay and Mystic River," and will be prepared to make their report in that matter to the general court, as is prescribed in said Resolve.

All of which is respectfully submitted.

FRANKLIN HAVEN,
EDWD. C. PURDY,
CHARLES HALE,

Commissioners on Public Lands.





PUBLIC DOCUMENT No. 14.

Commonwealth of Massachusetts.

ANNUAL REPORT

OF THE

COMMISSIONERS OF PILOTS.

OFFICE OF THE COMMISSIONERS OF PILOTS, }
BOSTON, October 1, 1861. }

To the Hon. Secretary of the Commonwealth of Massachusetts :

In accordance with the requirements of the General Statutes, (chapter 52,) the Pilot Commissioners respectfully submit their Annual Report for the year ending 30th September, 1861.

As the present Board have but recently come into office, and being desirous of enforcing a rigid observance of the laws and regulations concerning pilots and pilotage, and at the same time to remedy, so far as in their power, all causes of complaint, on the part of merchants and masters, as well as of pilots, we have spent considerable time in investigating the alleged defects and abuses of the system in various parts of the State. For this purpose we have, during the past summer, visited most of the principal seaports of this Commonwealth ; and, by full inquiry and examination for ourselves, have endeavored to restore order and harmony, as well as to secure justice to all parties interested in navigation in Massachusetts waters.

Besides the daily attention required by the pilots of Boston, (numbering about forty, with six or seven pilot boats,) we have made special visits to Salem, Marblehead, Newburyport, and Gloucester, also New Bedford, and other ports in Buzzard's Bay, Holmes' Hole, Edgartown, and other harbors in the Vineyard Sound, and also to Nantucket and Cape Cod. The complaints which have heretofore been made from these places, have mostly been occasioned by a failure to observe the regulations strictly and impartially, and in some cases by inefficiency on the part of pilots. In the Vineyard Sound, especially, a set of irresponsible, self-constituted pilots have sprang up, who, by a system of bargaining and underbidding, have tended to restrict the operations of the commissioned pilots, and bring the regular system into confusion; but we hope to remedy this difficulty by revoking the commissions of such pilots as may be incompetent and careless, and giving place to those who are capable and active. To this end we have in several places reduced the number of pilots, leaving the most faithful at their posts.

We have, in view of the safety and convenience of vessels bound into Massachusetts or Boston Bay, and coming by Cape Cod, established regulations for the employment of a competent pilot boat at Cape Cod or Provincetown Harbor. We are satisfied that a boat is needed at that place, as heretofore valuable vessels and cargoes, as well as human life, have been greatly imperilled or wholly lost, for want of such a boat, with pilots on the spot authorized to take vessels to different ports in the bay, or till the pilots of those ports could be obtained. It is at this point, in stormy weather, that pilots are most needed, and when it is by no means certain that a regular Boston pilot can be obtained. By the new arrangement, vessels bound either into Cape Cod Harbor, or to Boston, or any where in the bay, will most always be sure of pilots competent to take them to any desired port, or to the Boston pilots, and without additional expense to the masters or owners of vessels bound to Boston, while at the same time the Boston pilots have full competitive privileges to cruise as far out as they may desire.

The returns for the year ending June 30, 1861, show a decrease in the number of ships arriving at and departing from the port of Boston, with the exception of national vessels, but the difference in the number of brigs and schooners is not

great; and on the whole, the difference up to that time, and since, is not to the extent generally anticipated upon the occurrence of the extraordinary disturbances in our national affairs.

The total number of all vessels arriving and departing, paying pilotage in Massachusetts in the year ending June 30, 1860, was 4,265; the total number the present year was 3,996.

The amount of pilotage received for the last year is shown by the table annexed. The sum is \$1,172.99 less than the amount received the year preceding.

The following pilots received commissions during the year:
William Burrows, Boston, commission restored.

The warrant of A. F. Hayden, Boston, was increased, and he was subsequently made a full branch pilot.

The warrant of F. B. Wellock and J. T. Ford, Boston, were increased to 12 feet.

The warrant of Jerod Hunt was restored to him, and the same was increased to 20 feet.

John Lambert was made a pilot for the port and harbor of Lynn.

B. B. Church was appointed a pilot for the port of Dartmouth.
Maxwell Reed, of Boston, commission restored.

John F. Plummer and James Plummer were appointed pilots for Danvers River, extending from Beverly Bridge to Danvers Port.

J. T. Hatheway, of Sandwich, was commissioned to act as pilot for Cohasset Narrows.

Daniel Foster, of Beverly, was made a pilot for the harbor of Beverly, above Beverly Bridge.

Jacob B. Chase was made a pilot for the harbor of Newburyport.

John C. Pease was made a pilot from sea to the harbor pilot limits of the ports bordering on Martha's Vineyard and Buzzard's Bay, and over Nantucket Shoals.

John B. Briggs was made a pilot for the harbor of Wareham.
Warren M. Christie was also made a pilot for the port of Wareham.

G. B. Spencer was made a pilot for the port of Provincetown.
Christopher Gifford was made a pilot for the port of Westport.
Peter Wainwright was made a pilot over Nantucket Shoals.
Henry C. Hill was made a pilot for Merrimac River.

Norton W. Phillips was restored as a branch pilot for the port of Boston.

Massena P. Brown received a 12-feet warrant as pilot for Boston Harbor.

James S. West, of Tisbury, was commissioned as pilot for New Bedford, Fairhaven, Vineyard Sound, and over Nantucket Shoals. Timothy Daggett, of Tisbury, also received a like commission.

Augustus Hooper received a 12-feet warrant as pilot for the port of Boston.

David T. Robinson was re-instated as a branch pilot of Boston, commission subsequently revoked.

A number of commissions have been revoked, and for various reasons, some of the pilots having changed their residence, some having proved incompetent or inattentive to business, and some having been dismissed for violation of the regulations; all of which cases have engaged considerable of the time of the Commissioners, and occasioned a good deal of correspondence, which has been duly recorded, but which, in the opinion of the Commissioners, is not of sufficient general importance to report in this document.

Marine Disasters in Massachusetts Waters.

The Order passed by the legislature last winter, requiring the Pilot Commissioners to report the marine disasters and amount of property lost or damaged on our coast, we have endeavored to comply with, but have been unable, as yet, to obtain very accurate returns.

By another year, when the pilots shall have got more generally in the way of reporting such disasters to us, we hope to be able to give more ample information under this head, and also in a more systematic manner. Since the passage of that Order, but few disasters of importance have occurred in the waters of Massachusetts, and our information of the details of these have been necessarily imperfect. Such as we have received from the pilots and other sources, we here record.

1. Schooner *Envoy*, of Boston, from Newark, N. J., for Portsmouth, with cargo of poudrette, sprang aleak 17th July, in Vineyard Sound, and was run ashore on Cape Poge. About

1,125 bags saved out of 1,200. Hull and remains of cargo sold for \$23.50. Amount of loss not ascertained. Had no pilot on board.

2. Steamer *Potomska*, Capt. Nye, from Portland, for New York, went ashore on Bearce's Shoal, Vineyard Sound. Was subsequently got off, with slight damage. No pilot reported on board.

3. Haytien herm. brig *J. J. Rivire*, 149 tons, Le Clair, Master, in charge of Mr. Cutts, sailing master, from St. Marc, for Boston, got ashore on Chatham Bar, morning of 9th July. Had come through Vineyard Sound without a pilot, and had no pilot on board at time of going ashore. Got off same day, after discharging deck-load of logwood, which was landed at Chatham; received no material injury, but was subjected to the expense of having her deck-load conveyed to Boston in small vessels. At any time coming through the Vineyard Sound she might have received a pilot, and thus avoided this delay and expense, as she went ashore simply from want of a knowledge of the coast.

4. Schooner *Castiers*, 244 tons, Capt. Taylor, from Boston, for Philadelphia, went ashore at Rainsford Island, Boston Harbor, about July 24th, and bilged. A contract was made to get her off for \$600; towage was \$100; whole expenses, \$750. Expenses of repairs, \$1,000; value of vessel, \$10,000. No pilot on board at the time of the disaster.

5. Schooner *Benjamin S. Wright*, bound on a fishing cruise, was cut through a portion of her bends, July 19th, by collision with schooner *W. H. Atwood*, of Wellfleet, and put into Gloucester for repairs.

6. Schooner *George T. Jones*, of Dennis, Capt. Crowell, received slight damage, August 3d, by contact with schooner *Pallas*, of Rockland; the latter vessel was also damaged in sails and rigging.

7. Schooner *Emma L. Day*, 134 tons, of and from Philadelphia, with coal, for Hyannis, went ashore in Robinson's Hole, 13th August, in a fog; vessel filled with water, and was stripped; a contract was made to get her off for \$500. Supposed to have no pilot on board.

8. Bark *Good Hope*, 433 tons, Capt. Gordon, of and for Boston, from the Cape of Good Hope, got aground off Scituate,

August 15th; sustained no material damage; got off by discharging a part of cargo, and was towed up to Boston. No pilot on board.

9. Pilot-boat *America*, of Newburyport, was run down and sunk, 31st August, off Cape Ann, by schooner *Leander*, of Augusta, Me., bound to Boston. The crew was rescued and carried to Boston by the schooner, having barely time to escape. The pilot-boat was estimated worth \$1,500, only \$300 of which was insured.

10. Schooner *Wild Pigeon*, of Boston, collided, August 15th, with sloop *Ripple*, carrying away masts, and staving in side of the latter.

11. Schooner *Wild Pigeon*, got ashore off Truro, and had her keel knocked out, besides receiving other damage, costing \$500, for repairs. These and many other small craft are generally without pilots, being under no compulsion to take them.

12. Schooner *Odd-Fellow*, of Boston, 100 tons, Capt. Cole, from Point Lepreaux, N. B., for Boston, went ashore in August, near Newburyport, and was lost; value, \$1,000. No pilot on board.

13. Schooner *Alvarado*, of Stockton, Me., 130 tons, Shute, Master, from Rondout, for Boston, with 184 tons coal, sprang aleak off Nauset, 28th September, and sank same day off Cape Cod. Crew landed in safety at Provincetown. Value of vessel, about \$1,500; cargo, \$920—total loss. No pilot on board.

The Commissioners have had occasion to recognize the great importance of keeping a pilot-boat continually near the station limits of the Boston pilot ground, at all times when it is possible for such a vessel to live at sea; and this is the more necessary in the severe weather of our winter season, when the peril to both life and property is greatest. Generally our pilots have kept their posts faithfully at such times, but occasionally complaints have been made of a disposition to make a harbor when they were most needed. The Commissioners have had but one such instance brought to their notice the past year,—in February last,—when a ship from sea failed to get a pilot until she had anchored in Nantasket “Roads.” For this neglect of duty, the pilot in charge of the boat that should have been on

the station, was suspended from service, and strict attention to this important post has since been observed.

In closing their Report, the Commissioners have only to say that they have no changes in the Pilot Laws to suggest to the legislature at this time, as they are satisfied that more good will result from a strict observance of the laws as they now are, than by attempts to improve them.

Another year we shall have had a better opportunity of judging of the whole merits of the system, and may then suggest certain modifications.

JOHN WILLIAMS,
JOHN W. EMERY,
ALBERT G. BROWNE,

Commissioners.

LIST OF PILOTS

IN COMMISSION FOR PORTS IN MASSACHUSETTS.

Boston.—William G. Bailey, Stephen Burrows, Jonathan Bruce, Jr., Samuel Colby, John R. Cummings, P. H. Chandler, Charles G. Dolliver, James M. Eaton, W. W. McField, William C. Fowler, Matthew Hunt, Reuben S. Hunt, Henry O. Hunt, Abel F. Hayden, Asa H. Josselyn, Robert Kelley, William R. Lampe, John Low, Jacob K. Lunt, E. G. Martin, Samuel C. Martin, Horacé A. Tewksbury, William F. Tewksbury, B. B. Tremere, John McField, George Williamson, Francis B. Wellock, Jerod Hunt, John T. Ford, Alfred Nash, Abel T. Hayden, Maxwell Reed, Massena P. Brown, Augustus Hooper, Norton W. Phillips, William Burrows.

Marblehead.—William Goodwin.

Beverly.—Daniel Foster.

Salem.—Joseph Perkins, Joseph Perkins, Jr., Francis F. Wallis, Ittai Perry, S. A. Powers.

Newburyport.—Mayo Gerrish, William F. Colby, Benjamin Lunt, William J. Lunt, Joseph Lunt, Michael Stephens, J. A. Somerby, Obadiah Hills, Henry C. Hills, Jacob B. Chase.

Gloucester.—David H. Ellery, George Sawyer, Daniel S. Webber.

Rockport.—William Stillman.

Wareham.—John B. Briggs, Warren M. Christie.

Taunton and Fall River.—H. Slade, D. Perry, M. Simmons.

Mattapoisett.—M. Snow, Stephen Nye.

Salisbury.—Thomas Young, Joseph Young.

Dorchester, Neponset, &c.—Charles Walker, John M. Cleverly, Samuel H. Sawyer.

Charles River.—David Cavanaugh, B. M. Lawry, H. A. Williams.

Lynn.—Francis D. Alley, John Lambert.

New Bedford.—Silas C. Sherman, John Hursell, Peleg Crowell, Ellery Manchester, Benjamin Aiken, J. Q. A. Cobb, Benjamin Cushman, F. A. Brownell, W. A. Almy, Caleb Church, Joseph Taber, John Flanders, Holden Allen, B. B. Church, George W. Slocum, N. W. Wood, Allen Pease, John C. Pease.

Holmes' Hole.—Peter Wainwright, James S. West, Timothy Daggett, Elijah Cleveland, Albert West, Shaw Norris, Truman Allen, George W. Smith, Leander Daggett, William E. Beetle, Alonzo Daggett.

Edgartown.—William B. Fisher, Francis Smith.

Nantucket.—Arvin Baker, D. G. Patterson, Watson Burgess, William Patterson, A. B. Dunham, J. D. Patterson, Heman Eldridge, A. H. Robinson, A. H. Gifford.

Cohasset Narrows.—J. T. Hatheway.

Danvers River.—John F. Plummer, James Plummer.

Provincetown.—The new regulations for the pilots of this port, will reduce the number of pilots from fourteen to six, and new commissions will be issued to this number.

NUMBER AND DESCRIPTION OF VESSELS piloted into and out of the several Harbors in the State, and over Nantucket Shoals, and also to Harbor Pilot Limits, showing the whole Amount of Pilotage in the several Ports, and the Amount of 6 per cent. Commissions, as per Returns of the Four Quarters ending June 30, 1861.

	SHIPS.		BARKS.		BRIGS.		SCHOONERS.		SLOOPS.		STEAMERS.		Amount of Pilotage.	Amount of Commissions.	Amount of Expenses.
	In.	Out.	In.	Out.	In.	Out.	In.	Out.	In.	Out.	In.	Out.			
21st quarter, ending September 30, 1860,	94	94	167	111	366	81	958	72	14	2	11	14	\$22,174 32	\$1,330 45	\$316 49
22d quarter, ending December 31, 1860,	66	73	141	124	210	62	430	22	14	-	12	12	18,224 05	1,093 44	249 88
23d quarter, ending March 31, 1861,	66	68	142	122	101	63	87	36	2	2	7	5	14,996 18	899 77	257 86
24th quarter, ending June 30, 1861,	102	63	151	87	252	69	581	24	6	-	16	18	20,172 00	1,210 30	228 39
Totals,	328	298	601	444	929	275	2,056	154	36	4	46	49	\$75,566 55	\$4,533 96	\$1,052 62





R E P O R T

OF THE

COMMISSIONERS

OF

ALIEN PASSENGERS

AND

FOREIGN PAUPERS.

1861.

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1861.



Commonwealth of Massachusetts.

To His Excellency the Governor, and the Honorable Council :

In compliance with the statutes, the Board of Commissioners of Alien Passengers and State Paupers herewith submit their Annual Report.

Under the operation of the present system, the number of State paupers, and the cost of their maintenance for the past few years, have been slowly but steadily decreasing. The same result was manifest in the present year, to the date of the outbreak of the rebellion. This was speedily followed by an increase in our inmates of some twenty-five per cent., owing directly to depression in the various departments of labor. But this increase was soon checked, and was in turn followed by a series of admissions from another source, which has caused the Commissioners much regret, as well as perplexity and anxious labor. The wives, children and dependent relatives of volunteers, for whom relief is otherwise provided by existing statutes, have been thrust into the State almshouses by the local authorities. Some they have committed on plausible pretexts, and others without the shadow of excuse; thus adding to an honorable poverty the sting of disgrace, and condemning the innocent children of our country's defenders to association with the outcasts of either hemisphere.

From these causes has arisen an increase of expenses, above the appropriation for the current year, but proportioned precisely to the larger number to be fed and clothed. But for these the cost of our institutions would have been less than in any year of their existence.

Experience shows that the average cost of the care and support of each inmate cannot, in justice to the recipients, fall

much short of one dollar per week. This minimum has been already reached. Any farther reduction in the outlay must result from the increasing productiveness of the farms, or the employment of the inmates in some species of labor, other than agricultural,—which would yield but little from their mental and physical disabilities,—or from a diminution of consumers.

Having then reached this minimum, the most effective method of reducing the aggregate of our pauper bills is to remove from the institutions all who are not justly chargeable to the State, which is the most arduous and responsible duty assigned to the Commissioners.

The State system has now been in operation more than seven years. During this period it has encountered a fearful financial convulsion, and the sudden shock of civil war. It has proved equal to either emergency, and under honest and capable supervision, the past is a guaranty for the future.

It is true that under the old system but forty-nine cents per week was allowed to the towns for the support of each person relieved, and hence the idea is still somewhat prevalent in the minds of many, that the present plan is needlessly expensive. But these persons overlook entirely certain *facts* which materially affect a comparison of the two systems.

1st. The actual cost to the towns for the maintenance of State paupers was considerably more than one dollar each per week, and the difference between that cost and the State allowance of forty-nine cents was made up by local taxation. Thus, though less was drawn from the State treasury, the people collectively paid much more for supporting an equal number of paupers than at present.

2d. The number of State paupers has decreased from 16,154, ten years ago, to 8,800 in the year just closed, although our population has increased in the same period some thirty per cent., and in that class whence paupers come, the percentage of increase has been much greater. Taking this increase into account, the State allowance alone, under the old system, for the number which would have been aided in 1861, would equal the present annual cost of our pauper establishments, leaving a yet larger amount to be made up by the towns.

3d. Many towns have been enabled to dispense altogether with their almshouses, and their pauper bills have been reduced to a sum merely nominal.

4th. The enormous medical bills of more than three hundred towns have been reduced to a comparative trifle, the labor being now performed by four physicians only, at a very moderate compensation. Some idea of the saving in this item alone may be gained by an estimate of the cost of treating medically 4,200 patients annually, scattered broadcast over the State, the weekly average being nearly 500. To this should be added the greatly increased cost of providing nurses and medicine, which, in the almshouses, is quite insignificant. Should any be disposed to cavil at this statement, they are referred to the bills on file in the auditor's office, and the annual claims presented by the towns for the medical treatment of persons too ill to be removed to the State institutions. They will find that within three years, more than two hundred dollars have been granted and paid to one town, for the expenses of a single family, ill but a few weeks. This heavy item of expenditure was not formerly appreciated, because so widely distributed.

5th. Under the old method, Massachusetts was the Elysium of beggars and vagabonds. No measures being taken to exclude or remove them, they flocked hither in such numbers, that in 1851 one person in every fifty-six was a State pauper. Roving from town to town, and yet seldom leaving the State, they were a perpetual nuisance, which no existing legislation could abate.

But the establishment of the State system wrought a wondrous change, and happy as wondrous. The unwelcome prospect of aiding in their own support created at once a tremendous stampede of vagrants across our borders. The remainder, being collected into the State institutions, were easily examined as to their history and place of settlement, and forthwith removed thither whenever practicable.

In this way the Commissioners have removed more than 8,000 paupers in the last four years, comparatively few of whom have ever appeared again within their jurisdiction. It is thus mainly that the average annual number has been reduced from 16,000 to less than 8,000, and *here* in this facility of examining and removing paupers thus aggregated, lies one of the greatest advantages of the new arrangement.

There are others we have no room to specify; but enough has been said, we trust, to show the superiority of the present plan to one under which dead paupers were summoned from their

graves to eke out a town's allowance, and a bushel of meal or a foot of wood bestowed on a large family was made the basis of charging the State with forty-nine cents per week for each of its members for a whole winter.

POWERS AND DUTIES OF THE COMMISSIONERS.

In the precise words of the statute, the general duty of this Board is to "superintend the execution of all laws in relation to the introduction of aliens into this Commonwealth, and the support of State paupers therein."

Their specific duties, defined by law, or arising from their relation to the almshouses and lunatic hospitals, are as follows:

1. They must "appoint persons to visit all the almshouses or other places, where State paupers are supported, and ascertain whether the laws in regard to such paupers are properly executed, and report any case of infraction to the commissioners." The expense attending such appointments requires them to perform most of this duty themselves.

2. They must "give such directions as will ensure correctness in the returns to be made in relation to paupers." Their personal supervision is again required here,—to remedy gross and inexcusable blunders.

3. They must "use the means necessary to collect all desired information as to their support."

4. They must "appoint one or more persons to ascertain the names of all foreigners brought into the State by any conveyance by land,—and by the regular lines of travel by water, within the limits of the United States,—and to procure the information necessary to indentify such foreigners, should they become a public charge."

5. They must "prescribe the form of the certificate, upon which paupers shall be sent to the State almshouses," and furnish blanks, when called for, to all the cities and towns.

6. They must bind out minor inmates of the hospital at Rainsford Island, and exercise the same powers over State paupers therein, or in any lunatic hospital in the Commonwealth, and their property, as are by law vested in towns and in overseers of the poor, over town paupers.

7. They must decide what cities or towns in the Commonwealth may send sick State paupers to Rainsford Island.

8. They are to designate, if necessary, the State almshouse to which any city or town shall send State paupers, and attend personally to the distribution and transfer of the inmates, when demanded by the crowded condition of an institution, or any other exigency.

9. They are to commute the bonds taken by superintendents of alien passengers, on such terms as in their judgment will best promote the interests of the Commonwealth.

10. They must visit frequently all the almshouses and hospitals, and examine each inmate, to ascertain his history and where he may belong.

11. If he has a settlement in any town in this Commonwealth, they must cause that town to be notified, and the pauper to be removed ;—or, in case of denial, they must collect all needful evidence, and commence and prosecute to final adjudication a suit for his support.

12. If his settlement is in any other State, they must remove him to his home as soon as practicable.

13. If he is a foreigner, they must ascertain where he landed, and paid his head-money ; and if that place should prove to be without the limits of Massachusetts, they must remove him thither forthwith.

14. If he has funds or other means of support, they must take measures to indemnify the State for all expenses incurred for him.

15. If he has friends able to aid or maintain him, they must remove him to said friends, or induce them to contribute to his support.

16. They must not only see that all paupers and lunatics are removed to the places “where they belong,” or “whence they came,” but must attend personally to the removal of all the feeble and the noisy or dangerous insane ; and make all contracts, and pay all bills incident to such removal.

17. They must answer letters from overseers of the poor, and others, in every part of the State, in respect to State paupers, giving such information and advice as they require.

18. In all cases of bastardy, where the mother is a State pauper, they must see that a complaint is made and prosecuted to final adjudication, and must take measures to secure the State against any expense for the support of the child.

19. They must investigate all applications for relief by parties who have been in the State less than one year, and send them to the "agents of railroad companies, or other means of conveyance, by which they were brought into the State," to be by them returned to the places whence they came, or otherwise provided for, in accordance with the law of 1851.

20. They must examine all applications under the law of 1860, and remove the parties if proper.

21. They must keep the records of the institutions, which are sent each week to their office, and answer all inquiries respecting the locality, health, and prospects of the inmates.

In addition to this miscellaneous catalogue of duties, they have been compelled for some months to look closely after the parties applying for aid, claiming to be dependent on volunteers in the national service, and warn the authorities against attempted impositions.

These duties, with many minor details, occupy the whole time of the active force of the Commission. They require a vast amount of labor and travel, and involve much personal exposure to climate, accident, and contagious disease. But great interests are at stake upon their faithful discharge, and not only the finances of the State, but the welfare of humanity would suffer from neglecting them.

EXAMINATIONS, SETTLEMENTS AND REMOVALS.

In previous Reports, the Commissioners have stated that it was their "practice to examine all the inmates of the several institutions, as soon as possible after their admission, to ascertain their birthplace and previous residence, their occupation, habits, and personal history; also the names and residences of their parents, grandparents and more remote ancestors in the direct line, the civil and pecuniary condition of all these parties, with such other facts as might throw any light upon the question of their settlement; and if foreigners, the time and mode of their immigration, the port where they landed, and the date of their entry into the State. This is a task of no small difficulty, owing to the stupidity and ignorance of some, and intentional concealment and wilful deceit on the part of others; but the utmost pains are taken to elicit the whole truth, and the parties put upon oath, when necessary. The facts thus secured are placed

on record in their office, and constitute a most valuable source of information and reference, whenever any of these parties or their kindred appear again in our institutions; indicating at once the disposal to be made of them, without incurring further cost for investigation. The possession of these facts saves the State a large sum annually, and the Commissioners deem their acquisition and preservation one of the most important, as well as laborious of their duties." The following table will show the number and place of these examinations for 1859, 1860 and 1861.

TABLE NO. 1.

NUMBER OF CASES EXAMINED IN—	1861.	1860.	1859.
Alms-house at Tewksbury,	1,400	1,610	1,695
Alms-house at Bridgewater,	662		
Alms-house at Monson,	402		
Rainsford Hospital,	257		
Lunatic Hospitals,	300	275	451
Office of Commissioners,	1,424	1,466	1,115
Totals,	4,445	3,351	3,261
Increase for 1861, in cases examined, 1,094			

After the examinations are completed, each case is carefully reviewed, and those selected for immediate action, which indicate either a settlement within or without the State, and the existence of available means of support, or the propriety of removal.

In the former case, the Board proceed to verify the statements made to them by correspondence and travel, and cause the parties to be removed as soon as practicable. In this way, they have found, during the year, a settlement, or means of support for eight hundred and three persons, as appears in the following table, which gives the settlements &c., found for the past three years:

TABLE No. 2.

	1859.	1860.	1861.
Settlements within the State,	58	69	38
Settlements out of the State,	106	268	350
Cases of discovery of funds,	9	17	2
Cases where friends have paid or removed, .	27	186	413
	200	540	803
Increase over 1859,			603
“ “ 1860,			263
Total found for three years,			1,543

In this table will be found a gain of two hundred and sixty-three cases, or forty-nine per cent. for the present year, and more than three hundred per cent. as compared with 1859.

These parties are generally permanent paupers, or confirmed lunatics. Their health is excellent in a majority of cases, and their promise of life fully equal to the average. Some defect of body or mind renders them incapable of earning a living. They are consequently fastened upon the State for life, unless a reliable means of support is provided through the discovery of a settlement or otherwise. As it costs fifty dollars per annum to support each pauper, and one hundred and thirty dollars for each lunatic, some estimate may be formed of the great amount saved by relieving the State of the maintenance of more than 1,500 incapables, not for one year only, but for all the years they may live.

From different sources the Commissioners have collected for the benefit of the Commonwealth the sum of \$2,672.32, an account of which has been placed in the hands of the State Treasurer.

In previous Reports the Commissioners have felt obliged to defend the expediency of the policy of removals, and its absolute necessity to prevent Massachusetts from becoming the rendezvous and abiding place of the vagrants and criminals of

other States and other lands. But this course is no longer needful. From all parts of the State comes concurrent testimony to its beneficial results. It not only relieves the State, the towns and benevolent individuals from a wearisome and constant burden, but prevents the ingress of large numbers, by the fixed certainty that the action of this Board will promptly return them. So far from incurring the daily accusation of "inhumanity," as of old, the Commissioners have neither time nor means to remove the numerous applicants who insist on being sent to their friends and former homes.

Renewing their statement of the rules which guide them in the discharge of this most laborious and responsible duty, and to which they rigidly adhere, they refer to the figures which follow for the financial effect of the policy.

1. The parties shall have no settlement in the State. 2. They shall be inmates of a State institution. 3. They shall not be able-bodied. 4. They shall be permanent paupers, or certain to become such. 5. They shall consent to the removal. 6. Their friends, if any, shall consent. 7. Any funds that can be raised by themselves or friends shall go towards defraying the expense of removal. And lastly, as a general rule, the Commissioners have returned paupers only to the places bound, by their own statutes, to receive and support them, and have made every possible exertion, by their individual presence and aid, to guard against accidents and fulfil the requirements of humanity.

The whole number of removals under the statutes, from

October 1, 1860, to October 1, 1861, is	.	.	2,052
From October 1, 1857, to October 1, 1861, is	.	.	8,033

A very large proportion of these consisted of life cases;—but supposing that each person had received support for six months only at an average cost of \$25,—(an estimate absurdly low,)—the outlay thus prevented would be counted by hundreds of thousands. But for these removals certainly one and probably two additional institutions of equal size with the present, would have been required. Different results cannot be obtained from the unerring figures.

The following table will show the number and general destination of the persons removed to the "places whence they came," from October 1, 1860, to October 1, 1861:

TABLE No. 3.

To places beyond sea,	301
To Canada,	113
To various other places,	1,062
To New York via Norwich and Worcester Railroad,	33
“ “ via Fall River Railroad,	145
“ “ via Providence Railroad,	160
“ “ via Western Railroad,	53
To Rhode Island via Providence Railroad,	33
To Connecticut via Providence Railroad,	3
“ “ via Western Railroad,	5
To New Hampshire via Lowell Railroad,	5
“ “ via Maine Railroad,	8
“ “ via Eastern Railroad,	1
To Vermont via Lowell Railroad,	1
“ “ via Fitchburg Railroad,	8
“ “ via Maine Railroad,	6
To Maine via Maine Railroad,	33
“ “ via Eastern Railroad,	5
“ “ via steamer,	44
To Canada via Eastern Railroad,	6
“ “ via Lowell Railroad,	5
“ “ via Fitchburg Railroad,	2
“ “ via Maine Railroad,	10
“ “ via steamer,	1
To Maryland via steamer,	1
To New Brunswick via steamer,	6
“ “ via Maine Railroad,	2
	2,052

Being 622 more than were removed in 1860.

The expense of sending the above number has been \$8,405.61; the removal to places beyond the sea costing \$4,230.70, or an average of \$14.03½ for each person sent; to other places, \$4,046.19, or \$2.31 for each. The number of transfers for the year has been 86, at a cost of \$128.72, or an average of \$1.50 each.

LUNATIC HOSPITALS.

It is needless for the Commissioners to commend these institutions. Their works praise them. To the skill and patience of their superintendents, and the disinterestedness of those among their trustees, who, uncompensated, give their time, toil

and talents to these noble charities, the State owes a debt of lasting gratitude.

But in its connection with the hospitals, there is one unpleasant feature. The number of State lunatics is steadily increasing. It was 415 at the close of 1859,—rose to 547 in 1860, and in 1861 is 615. Two hospitals are uncomfortably crowded, as is also the female department of the third. As the inevitable consequence, the usefulness of the institutions is seriously impaired, and the most judicious efforts to restore health and vigor to body and mind are frustrated. Thus gross injustice is done to those made responsible for the well-being of the inmates, and the mission of the institutions cannot be fulfilled. There should be prompt action to remove this evil. A common humanity demands it. This can only be effected in two ways,—first, by sending the lunatics to the States or countries “whence they came,” or “where they belong,” or second, by providing further accommodations.

The obstacles to removal are increasing yearly; and it is impossible, in this way, to meet the increase. The building of another hospital would be strenuously opposed, and would only be an invitation to our neighbors to send us the remainder of their imbeciles and madmen. What then can be done? The Commissioners have but one suggestion to make, and they urge this upon the legislature, because while accomplishing the end proposed, it will result in a large annual saving to the Commonwealth.

The hospitals contain 615 State lunatics. Of these a large proportion are demented, harmless and incurable. They are past treatment, and need but care and kindness. They can be provided for in an almshouse quite as well as a hospital.

Now for each of these imbeciles \$130 per annum is paid from the treasury. At the almshouses they can be supported for \$55 each. Thus \$75 per annum would be saved in the case of each patient, and the transfer of a hundred would save \$7,000 a year for many years to come, besides relieving the hospitals and improving the health and prospects of those left behind. At the almshouses are excellent physicians always on the spot, good nurses, and ample attendance. Humanity and economy alike demand this transfer. The only obstacle is the want of suitable accommodations. Competent mechanics have examined the

premises at Tewksbury, and decided that a fire-proof brick building suitable for sixty persons of this class, and warmed by steam from the boilers now in use, can be erected for forty-five hundred dollars.

If these sixty persons should be retained at a hospital for the coming year, the amount drawn from the treasury for their support will be just \$7,800. If they are provided for in an almshouse, as above described, they would cost (at the average for each inmate in the institution) a little over \$3,000. But as nothing extra would be needed for fuel, medical attendance and officers' salaries, the expense of adding them to the present number would not probably be so much. Thus the mere difference in the cost of maintaining them would pay for the building in a single year, while the patients would be as comfortable as their forlorn condition will admit, the hospitals greatly relieved, and a future annual saving be effected of \$7,500 for every hundred patients transferred.

These considerations, and the absolute necessity of providing for the unfortunate beings of that class already confined in the almshouses in very unsuitable quarters, induce the Commissioners to advise the construction of two buildings for their accommodation,—one at Tewksbury, and one at Bridgewater.

The following table will show the number of State lunatics in the several hospitals on the 1st of December, 1856, and 1st of October, from 1857 to 1861 inclusive.

TABLE No. 4.

	Dec. 1, 1856.	Oct. 1, 1857.	Oct. 1, 1858.	Oct. 1, 1859.	Oct. 1, 1860.	Oct. 1, 1861.
Worcester Hospital, . . .	141	127	86	87	130	156
Taunton Hospital, . . .	139	165	139	175	196	243
South Boston Hospital, . .	125	119	—	—	—	—
Northampton Hospital, . .	—	—	176	153	221	216
Concord Jail,	1	—	—	—	—	—
	406	411	401	415	547	615
Increase since 1860, . . . . .	.	.	.	.	.	68
Increase since 1859, . . . . .	.	.	.	.	.	200!

Being an increase of nearly 50 per cent. in two years, with a yet gloomier prospect for the years to come, in view of the war and its attendant excitements, which have already commenced to swell these numbers.

The next table gives the number of persons removed from the lunatic hospitals by the Alien Commissioners to the State almshouses, or the places whence they came, during the period from 1854 to 1861 inclusive, which shows an average of 80 per year.

TABLE No. 5.

	No. sent to State Almshouses.	No. sent to their places of settlement.	Total.
1854,	35	14	49
1855,	122	40	162
1856,	81	28	109
1857,	44	18	62
1858,	14	102	116
1859,	28	45	73
1860,	9	21	30
1861,	3	35	38
Totals,	336	303	639

The next table exhibits the probable number of inmates in the lunatic hospitals at the close of each of the seven years past, provided that no removals had been made. The percentage of deaths allowed is much larger than the rate of mortality among those remaining in the hospitals.

TABLE No. 6.

				Per ct. of Increase.	
Number remaining	at the close of	1855,	. .	616	—
“	“	“	“	1856,	. . 661 .07 $\frac{3}{10}$
“	“	“	“	1857,	. . 703 .06 $\frac{4}{10}$
“	“	“	“	1858,	. . 780 .11
“	“	“	“	1859,	. . 830 .06 $\frac{4}{10}$
“	“	“	“	1860,	. . 950 .14 $\frac{5}{10}$
“	“	“	“	1861,	. . 1,016 .07

The above estimate, based on the best data within reach, shows that since January 1, 1855, 2,307 additional patients would have been supported, 52 weeks each, equal to 119,964 weeks, at an average cost of about \$2.75 per week; amounting to \$329,901. Deducting \$68,952 for the support of those sent to the almshouses during the same period, the remainder is \$260,949, all of which has been saved to the Commonwealth in seven years by the policy of removal. It is clear also that we should to-day be maintaining 1,016 lunatics at an annual cost of \$132,080 instead of 615 for about \$80,000.

It appears also that if this Board should cease to remove from the State as heretofore, the average accumulation of lunatics would be from 80 to 90 per annum, and affords additional proof of the expediency of the policy previously recommended in this Report.

The following tables will show the number of admissions, discharges and deaths of State lunatics for the present year, with the whole number supported, and the number remaining on the first of October, 1860 and 1861, respectively:

TABLE No. 7.

	No. remaining Oct. 1, 1860.	Number of Admissions.	Whole number Supported.
Worcester,	130	112	242
Taunton,	196	176	372
Northampton,	221	28	249
Totals,	547	316	863

TABLE No. 8.

	Number of Discharges.	Number of Deaths.	No. remaining Oct. 1, 1861.
Worcester,	88	14	156
Taunton,	94	35	243
Northampton,	11	20	216
Totals,	193	69	615

The number removed by this Board during the past year is 38, of which 3 have been transferred to the State almshouses.

STATE ALMSHOUSES.

In presenting the usual details from these institutions, the Commissioners can speak most favorably of their condition and management. Within the last three years the improvement has been very conspicuous. They were opened for the reception of inmates in 1854, under very discouraging circumstances. Incompleteness was visible everywhere. Many things indispensable to comfort were entirely wanting. The energy and perseverance of the present Superintendents have overcome these obstacles, and supplied most of the deficiencies without a serious draft on the treasury of the Commonwealth. Few institutions can be found in this country, which equal them in all that pertains to the physical comfort of their inmates, or in the provision for the education and discipline of the children. The Inspectors have given close attention to their duties; the medical officers have been remarkably successful in their treatment of diseases more complicated and perplexing than usually occur in private practice; and, with few exceptions, the subordinate officers have labored with zeal and efficiency in their several departments. After making suitable provision for the insane and idiotic inmates, the wants of these institutions will be limited to the ordinary repairs.

The Commissioners would again call the attention of the legislature to the great inconvenience to the Superintendents and expense to the State caused by the absence of some legal check upon the discharge of paupers. As a man's poverty should not make him a prisoner, it is presumed that an inmate has an abstract right to his discharge, whenever he chooses to ask it. But the exercise of this right gives rise to numberless troubles. The authorities of cities and towns complain bitterly, and with much reason, that persons unfit to take care of themselves, and just committed at their expense to an almshouse, are turned loose upon them to be supported or again committed. But if they demand to go, where is the right to detain them? It is a hard case for the towns, but harder yet for the institutions; for most of the parties thus unwillingly discharged return in a few days, bruised, drunken and filthy, in fact many times worse

than before, and by their language and example spread corruption all around them. Other troubles from the same source have been fully specified in previous Reports, and can only be remedied by definite legislation.

ALMSHOUSE AT TEWKSBURY.

HON. THOMAS J. MARSH, *Superintendent*. JONATHAN BROWN, M. D., *Physician*.

Located in a manufacturing district, under the shadow of Lowell and Lawrence, this almshouse is liable to greater fluctuation in its numbers than either of the others. A panic crowds it. Returning prosperity as speedily relieves it. The depression of the manufacturing interest for the past few months has driven so many to its shelter that the average weekly number for the entire year is nine hundred, being nearly forty per cent. larger than the average of last year. Of course the expense of food and clothing has increased in the same ratio as the number of inmates, and the appropriation, based on a weekly average of 660, is entirely inadequate for one of 900. The weekly cost per inmate is less than last year, the permanent items, such as salaries, fuel, &c., being divided among a larger number, and a considerable saving having been effected by good management in some of the departments. The farm is already a source of great profit. No milk and pork are purchased, and it furnishes an immense supply of potatoes and other vegetables. Not one of the almshouse farms ever bore a remarkable likeness to the "promised land." But this was peculiarly desolate. Even the hardy settlers of Essex and Middlesex seem to have shrunk in dismay from this appalling aggregation of rocks, swamps and sand banks. But the application of that much sneered at motive-power—pauper labor, intelligently guided—is making this "wilderness to blossom," and winning fruitful harvests from the reluctant soil. Indeed this site must have been selected on the principle that "like cures like," which here at least has won a signal triumph. It is true that very much remains to be done, but the skill and perseverance of the Superintendent will accomplish it with the means now at his disposal.

The internal economy of the house is excellent, and the life and example of its officers are not without their influence on the inmates.

The hospital department at Tewksbury is larger than in any other State institution. Eighteen hundred and nineteen cases have been treated during the year, and the average number of patients has been 197. The labors of the medical gentlemen, Doctors Brown and Hubbard, have been very arduous, and their results most gratifying. Most of the deaths have occurred from causes necessarily and under any circumstances fatal, and considering the condition in which many of the sick are removed to the almshouse by the town authorities, it is a wonder that more do not die. To Mrs. Marsh, the capable and judicious Matron, belongs the credit of important improvements in the sanitary condition of the department for females and young children.

ALMSHOUSE AT MONSON.

JOHN M. BREWSTER, M. D., *Superintendent*. JOSEPH D. NICHOLS, M. D., *Physician*.

Peculiar interest attaches to this almshouse, from the fact that here nearly five hundred homeless and friendless children find parental care, and are taught and trained with a fidelity rarely equalled.

Its location in an agricultural district affords unusual advantages for providing them with permanent and comfortable homes in good families, and, within three years, three hundred and forty-six have been thus disposed of.

In neatness, good order and economy, this is a model institution, and each year has witnessed a decreasing expenditure.

Under skilful management, the farm has increased in value and productiveness, and one hundred tons of good hay have been secured the present season, besides a very large amount of vegetables.

Its medical department has been conducted with skill and judgment, and apart from the foundlings sent in, in a dying condition, the mortality has been trifling.

The last legislature made appropriations for several improvements here, which have long been desired, but in view of the heavy draft upon the treasury, the Inspectors have considerably decided not to call for the money.

The Commissioners have witnessed, with great pleasure, the persevering and successful efforts of the Superintendent and Mrs. Brewster to introduce a wise economy into all the depart-

ments of this institution, and it is due to him to say publicly that the attempts of certain parties in the vicinity to impugn his management are utterly causeless. It is to be hoped that they result from want of knowledge rather than jealousy and malice.

To the faithful and accurate Clerk, Mr. Joseph H. Brewster, they acknowledge their indebtedness for valuable assistance in the discharge of their supervisory duties.

ALMSHOUSE AT BRIDGEWATER.

In previous Reports, the Alien Commissioners have invariably borne testimony to the superior qualifications, zeal and capacity shown by L. L. Goodspeed, Esq., the Superintendent of this institution. They can only reiterate these opinions. Its general condition, so far as relates to the neatness of the buildings, and good order and discipline of its inmates, is in the highest degree satisfactory.

The farm, which was formerly a bed of rocks, has been made very productive, and yields large crops of grass, vegetables and other products; and fields which were formerly barren wastes are now entirely cleared, and have this year yielded more than three tons of hay to the acre. It was a serious question with Capt. Goodspeed what to do with the rock, which seemed to be the chief product of the soil, and when it was found necessary to provide an additional building for the purposes of a bakery, wash-room and ironing-house, it was constructed from the rough stones found on the farm. Miles of stone wall have been built, some of it more than eight feet from its base in height, and some three to four feet in thickness. Hundreds of tons of stone have been broken up by inmates who mentally or physically have not been able to do much else, and this has been used for Macadamizing the roads and avenues near the almshouse. The past season, extensive drains in swampy portions of the farm have been constructed, and several acres of morass drained, cleared and made ready for culture another season.

The Board of Inspectors have caused extensive improvements to be made for supplying the house with water. This was a much needed addition to this institution, and will prove a great

benefit to the inmates, beside adding to the safety of the buildings in case of fire.

Most of the inmates of this institution are adults, as it is thought best by the officers of this house as well as by ourselves, that all such children as were likely to become permanent charges upon the State should be transferred to the almshouse at Monson, which is more especially intended as a home for orphan or destitute alien children. Under this policy the children of extremely dissolute parents, children deserted by their parents, orphans, and those who never knew a father or a mother, are transferred, and also mothers with large families who prefer to have their children at the Monson institution, and desire to be near them. The past season there has been a number so transferred from Bridgewater, and nearly one hundred more will shortly follow. Beside being greatly for the benefit of the children, this policy saves the expense of employing more than one teacher at Bridgewater, and gives room for such adult paupers as must be sent to this State almshouse.

It has always been the misfortune of this house to be obliged to have a large number of insane, or demented paupers. The number of this class at the present time reaches nearly one hundred, and in our judgment there is no department of the charitable system of this Commonwealth, that requires a more thorough examination and wise action on the part of the legislature. By reference to past Reports not only of this Board, the boards of trustees of the insane hospitals, and the inspectors of the almshouses, but also of committees of former legislatures upon charitable institutions,* it will be found that repeated recommendations have been made for the relief of this most unfortunate class of our citizens. The judgment of this Board upon this subject may be found embodied in a previous portion of this Report, but we feel that its importance is such that this further allusion to it in this connection is not out of place. The ability shown by the Superintendent of this institution in

* So long ago as 1854, the Committee on Charitable Institutions, in their report (House Doc. 167) say: "The suggestion has been made, and is worthy of consideration, whether a considerable number of those now in our hospitals and receptacles, who are harmless and incurable, or in a state of hopeless *dementia*, may not be as safely and comfortably provided for in our State almshouses."

managing this class of persons reflects great credit on him, and has attracted the attention of some of the ablest physicians who now have or who have had charge of some of the insane hospitals. In this as in other departments of his labors, he is peculiarly fortunate in the aid he receives from Mrs. Goodspeed, the Matron, whose kindness and active attention to her duties have made her a favorite with, and gives her great influence over those under her care.

The hospital department of this institution is in a highly satisfactory condition, and we think the statistics of mortality will compare favorably with any previous year in its history, or with those of any similar hospital in the country.

RAINSFORD ISLAND HOSPITAL.

The hospital at Rainsford Island is now under the charge of Dr. Frederick Winsor, whose whole attention and efforts are directed to rendering it useful to the unfortunate diseased aliens for whose benefit it was instituted. The appointment of Dr. Winsor was followed by the appointment of a new board of inspectors for this institution. By reference to the statutes, it will be observed that the powers and duties of the Alien Commissioners are much more numerous and responsible over this institution than the State almshouses, and it gives us pleasure to say, that in our efforts here in behalf of the Commonwealth we have been cordially aided by both the Superintendent and the Board of Inspectors.

The changes of officers have led to a number of repairs, alterations and improvements which, in our judgment, are of permanent value to the institution, and some of which were imperatively demanded if true economy was to be the rule of action on the part of the officers of the hospital.

We are of the opinion, if this hospital is continued, that some more suitable accommodations should be afforded the male patients. One of the buildings now used is wholly unfitted for the requirements of a hospital, and the main building should either be enlarged or torn down to give place to a more suitable structure.

This institution does not possess, and so far as we can learn there never has been a fire engine of any description on this Island; and the residence of the Superintendent, or any of

the other buildings, would inevitably be totally destroyed in case a fire should occur. Had the appropriation permitted, it was the intention of the officers to have purchased a suitable engine at once.

It is our intention to confine this institution strictly to the purposes of a hospital, and not allow paupers to accumulate there under any pretence whatever, and we have during the year transferred those cases which were incurable, several old people whose troubles were incident to poverty in old age, and also the children that have been sent there with their parents, to the almshouses. This institution was originally transferred from the city of Boston to the State, for the purpose of being used as a State quarantine station. The generally healthy immigration however, yielded so few cases of sickness, that the Commissioners have for some years past directed the sick aliens from this section of the State to be sent hither rather than to the almshouses. That some properly located hospital should be provided by the Commonwealth, where the cities and towns would have a right to send such of their paupers as may be infected with smallpox, ship fever, or other "sickness dangerous to the public health," is apparent, and that the hospital at Rainsford Island in an admirable manner meets this requirement, we have the testimony of the ablest physicians in the State, and such is our own opinion.

The following table will show the whole number supported in the several institutions for the past four years, with the weekly average of inmates, and the increase for the year ending October 1, 1861:

TABLE No. 9.

	WHOLE NUMBER SUPPORTED.				Increase from 1860.	WEEKLY AVERAGE.				Increase from 1860.
	1858.	1859.	1860.	1861.		1858.	1859.	1860.	1861.	
Tewksbury, .	3,586	3,026	2,411	3,528	1,117	952	779	665	900	235
Bridgewater,	2,209	1,768	1,854	1,992	138	762	604	551	623	72
Monson, . .	2,938	1,943	1,909	2,604	695	823	581	549	580	31
Rainsford Isl.,	1,123	633	964	762	*202	246	171	169	159	*10
	9,856	7,370	7,138	8,886	1,748	2,783	2,135	1,932	2,262	328

* Decrease.

Allowing for 86 inmates transferred from one almshouse to another, and therefore counted twice, we have 8,800 as the actual number supported, and 1,662 as the true increase since October 1, 1860.

From the above table it appears that the whole number supported has increased $23\frac{81}{100}$ per cent., and the weekly average $16\frac{27}{100}$ per cent. during the past year.

In the next table will be found a statement of the admissions and discharges in the several institutions, for 1860 and 1861, respectively :

TABLE NO. 10.

	ADMISSIONS.		Increase for 1861.	DISCHARGES.		Increase for 1861.
	1860.	1861.		1860.	1861.	
Tewksbury,	1,776	2,900	1,124	1,636	2,335	699
Bridgewater,	1,360	1,512	152	1,200	1,099	101*
Monson,	1,414	2,085	671	1,345	1,955	610
Rainsford,	805	615	190*	725	542	183*
	5,355	7,112	1,757	4,906	5,931	1,025

* Decrease.

Allowing as above for 86 inmates transferred, we have an increase of 1,757 in the number of admissions, which number,—with the addition of 394 paupers removed directly from the State under the law of 1860,—undoubtedly represents, so far as the State is concerned, the effect of the present war in producing “pauperism” in Massachusetts. Only one person in 615 has been compelled to seek its aid, over and above the usual number of applicants.

BIRTHS AND DEATHS.

TABLE No. 11.

	BIRTHS.			Increase or Decrease.	DEATHS.			Increase or Decrease.
	1859.	1860.	1861.		1859.	1860.	1861.	
Tewksbury, .	58	62	61	1 Dec.	162	147	216	69 Inc.
Bridgewater, .	52	56	49	7 “	178	173	129	44 Dec.
Monson, . .	19	16	17	1 Inc.	45	45	53	8 Inc.
Rainsford, .	17	24	19	5 Dec.	45	92	57	35 Dec.
	146	158	146	12 Dec.	430	457	455	2 Dec.

Thus in an aggregate of 8,800 supported, the mortality is actually less than last year with an aggregate of 6,979. At Tewksbury it is $6\frac{1}{10}$ per cent. of the whole number, being the same as last year. At Bridgewater, $6\frac{4}{10}$ per cent. The improvement at the latter institution has been very gratifying,—the rate last year having been $9\frac{3}{10}$ per cent. At Rainsford there is a similar improvement, the reduction in the rate being 2 per cent.

The next table will show the number remaining October 1, 1857, 1858, 1859, 1860, and 1861, respectively, with the rate of increase in each institution, since last year.

TABLE No. 12.

	NUMBER REMAINING, OCTOBER 1.					Increase from 1860.	Rate per cent.
	1857.	1858.	1859.	1860.	1861.		
Tewksbury, . .	751	822	635	628	974	346	$55\frac{9}{100}$
Bridgewater, . .	598	525	494	481	764	283	$58\frac{83}{100}$
Monson, . . .	638	565	495	519	596	77	$14\frac{84}{100}$
Rainsford, . . .	253	212	159	147	163	16	$10\frac{88}{100}$
	2,240	2,124	1,783	1,775	2,497	722	$*40\frac{67}{100}$

* Average per cent.

It will be seen that the number of paupers remaining October 1, 1861, is greater by 722, or about two-fifths, than at the corresponding date of 1860. It never was so large before.

The current expenses of the almshouses and pauper hospital, (by which we mean the sums actually expended for the care and support of inmates) for the past three years, are as follows:

TABLE No. 13.

	1859.	1860.	1861.
Tewksbury Almshouse, . . .	\$38,594 61	\$38,414 94	\$46,236 31
Bridgewater Almshouse, . . .	31,728 91	29,458 65	32,945 61
Monson Almshouse, . . .	32,137 66	29,376 84	31,187 52
Rainsford Island Hospital, . . .	22,190 27	23,002 14	24,614 15
	\$124,651 45	\$120,252 57	\$134,983 59

The increase in expenses over last year will be found to bear a very exact ratio to the increase of inmates.

The cost per week of maintaining each pauper appears to be as follows for the last two years:

TABLE No. 14.

	1860.	1861.
At Tewksbury,	1.11	.98 $\frac{8}{10}$
Bridgewater,	1.02 $\frac{8}{10}$	1.01 $\frac{7}{10}$
Monson,	1.03 $\frac{2}{10}$	1.03 $\frac{4}{10}$
Rainsford,	2.61 $\frac{7}{10}$	2.76

TABLE No. 15,

Showing the Expenses of the State Almshouses and Rainsford Island Hospital, from their opening to the present date.

Expenses to September 30, 1854, (part of a year)	.	.	.	\$61,762	34
Expenses from October 1, 1854, to September 30, 1855,	.	.	.	167,197	79
“ “ “ 1855,	“	1856,	.	177,985	69
“ “ “ 1856,	“	1857,	.	160,786	49
“ “ “ 1857,	“	1858,	.	171,543	44
“ “ “ 1858,	“	1859,	.	124,651	45
“ “ “ 1859,	“	1860,	.	120,252	57
“ “ “ 1860,	“	1861,	.	134,983	59

Appended are some of the principal items of expense in the three almshouses for the last three years.

TABLE No. 16.

	1859.	1860.	1861.
Flour and Crackers, . . .	\$18,749 00	\$16,053 33	\$20,393 46
Grain,	3,649 37	5,400 34	5,203 85
Fuel and Lights, . . .	7,616 18	8,746 13	8,983 88
Dry Goods,	7,575 82	9,791 38	10,543 54
Milk,	6,815 41	5,269 45	4,113 80
Hay, Straw and Pasture, . .	2,070 20	2,694 82	2,922 14
Eggs, Butter and Cheese, . .	1,455 60	1,376 28	1,576 77
Meats and Beef stock, . .	15,598 89	15,298 98	14,495 54
Fish,	1,160 57	996 28	1,600 33
West India Goods, . . .	8,830 29	8,711 67	8,889 45
Beans and Potatoes, . . .	1,762 41	1,651 56	2,700 17
Soap and Soap stock, . .	1,565 98	808 15	1,504 23
Shoes, Leather, &c., . . .	2,762 10	2,377 44	2,306 49
Hats and Caps,	367 45	306 29	398 83

The large reduction in the above table in the items of milk and meat, notwithstanding the great increase of consumers, is undoubtedly due to the advancing productiveness of the several farms.

TABLE No. 17,

Shows the number of former inmates who have returned to the Institutions within the past two years, and the number of times each has been admitted.

	2 times.	3 times.	4 times.	5 times.	6 times.	7 times.	8 times.	11 times.	Total.
Tewksbury, . . .	539	173	67	32	14	3	4	1	833
Bridgewater, . .	287	30	9	—	2	1	—	—	329
Monson, . . .	303	70	16	6	1	1	—	—	397
Rainsford, . . .	77	10	7	5	1	—	—	—	100
Totals, . . .	1,206	283	99	43	18	5	4	1	1,659

Thus it appears that out of those admitted for 1860 and 1861, 1,659 persons have made 2,399 applications for re-admission, being nearly 20 per cent. of the whole number applying; and after excluding the deaths, the children indentured, and the removals from the State, they would constitute at least 30 per cent. of all applicants. If we reckon those who, after discharge from one almshouse have gone to the others, this percentage would be greatly increased.

In the next tables will be found the nativity of those persons admitted who were not born in Massachusetts.

TABLE No. 18.

	Tewksbury.	Bridgewater.	Monson.	Rainsford Island.	Total.
Ireland,	1,175	667	760	270	2,872
England,	162	81	265	35	543
Scotland,	45	25	72	13	155
Wales,	—	1	2	—	3
	1,382	774	1,099	318	3,573
Nova Scotia,	51	18	14	14	97
New Brunswick,	27	24	24	18	93
Canada,	40	14	72	4	130
Prince Edward Island,	4	2	—	3	9
Newfoundland,	3	3	1	—	7
	125	61	111	39	336
Total in Great Britain and Ireland,					3,573
Total in Provinces,					336
Total of British subjects,					3,909

The number of children of British subjects born in Massachusetts and admitted to the almshouses and Rainsford Hospital, will be found in

TABLE No. 19.

	Tewksbury.	Bridgewater.	Monson.	Rainsford Island.	Total.
Number born of Irish parents,	500	421	165	60	1,146
“ “ English parents,	19	12	4	1	36
“ “ Scotch parents,	11	1	3	—	15
“ “ Nova Scotian parents,	8	4	7	1	20
“ “ Canadian parents,	7	—	6	—	13
“ “ N. Brunswick parents,	6	1	4	—	11
Totals,	551	439	189	62	1,241

Thus it appears that out of 7,112 individuals admitted to our pauper asylums, in 1861, 5,150 were British subjects, or their children born in this State, and the bare cost of maintaining them has been \$95,000 at least. If lunatics were included some 300 more would be added to the number, and the expense would exceed \$140,000. Besides these, the Commissioners have sent away about 600 of this class within a year under the law of 1851, without allowing them to become further chargeable.

TABLE NO. 20,

Showing the number of Persons born in other Foreign Countries, and the place of their birth.

	Tewksbury.	Bridgewater.	Monson.	Rainsford Island.	Total.
Germany,	11	12	41	6	70
France,	4	3	8	3	18
Italy,	—	2	1	2	5
Sweden,	—	1	—	1	2
China,	1	—	—	—	1
Africa,	—	4	—	—	4
Azores,	3	7	—	2	12
Spain,	—	3	2	1	6
Switzerland,	3	—	1	—	4
Prussia,	—	—	3	—	3
West Indies,	3	—	—	3	6
Russia,	—	—	1	—	1
Holland,	3	—	1	—	4
Poland,	—	—	3	—	3
Portugal,	1	—	—	1	2
South America,	1	—	—	—	1
Norway,	—	—	1	1	2
Denmark,	1	—	2	—	3
Belgium,	1	—	—	—	1
Brazo,	—	1	—	—	1
Sandwich Islands,	1	7	—	—	8
Hungary,	—	—	2	—	2
Pico,	—	1	—	—	1
St. Helena,	—	2	—	—	2
St. Georges,	—	2	—	—	2
Cape de Verde,	—	2	—	1	3
At Sea,	7	1	—	—	8
Unknown,	36	19	18	1	74
	76	67	84	22	249

TABLE No. 21,
Showing the number of Persons born in other States, &c.

STATES.	Tewksbury.	Bridgewater.	Monson.	Reinsford Island.	Total.
Maine,	74	25	17	44	160
New Hampshire, . .	55	20	12	21	108
Vermont,	14	13	15	5	47
Connecticut,	10	3	28	2	43
Rhode Island,	18	8	16	2	44
New York,	62	34	94	14	204
New Jersey,	2	3	18	—	23
Pennsylvania,	13	8	24	1	46
Maryland,	1	6	4	2	13
Virginia,	4	2	4	5	15
North Carolina,	—	—	—	1	1
Louisiana,	2	1	1	—	4
Ohio,	1	—	4	—	5
Michigan,	1	1	1	—	3
Delaware,	1	—	—	2	3
Alabama,	—	—	2	1	3
Georgia,	—	1	—	—	1
Indiana,	1	—	1	—	2
Illinois,	3	4	1	—	8
Iowa,	1	2	1	—	4
District of Columbia, . .	1	1	2	—	4
	264	132	245	100	741

The number of persons born in Massachusetts of American parents will not exceed 6 per cent. of the whole number admitted.

The following table, showing the number of persons entering the institutions in 1861, who have arrived in the State within two years, is suggestive of the expediency of the policy of removal.

TABLE No. 22.

	Arrived in 1860.	Arrived in 1861.	Total.
Tewksbury,	149	56	205
Brdgewater,	82	26	108
Monson,	228	368	596
Rainsford,	12	21	33
	471	471	942

There can be no better proof of the extent of the annual migration of paupers into Massachusetts, than the fact that within the last twelve months 942 persons who entered this State for the first time in 1860 and 1861, have become inmates of the State almshouses, notwithstanding the immense number sent away by town authorities and private charity, and the removal of nearly 1,700 by this Board, under the Acts of 1851 and 1860. None of the above number landed and paid head-money in Massachusetts, and for all details respecting those who did so land, reference is made to the Reports of the Superintendents of Alien Passengers.

The next table gives the number of persons sent from the several towns and cities which have contributed most largely to the institutions for the last four years.

TABLE No. 23.

	1858.	1859.	1860.	1861.
Boston,	2,719	2,176	2,225	2,484
Lowell,	480	304	319	478
Palmer,	1,184	633	856	1,384
Tewksbury,	196	161	172	157
New Bedford,	177	92	49	71
Lawrence,	174	71	82	161
Worcester,	157	35	47	56
Roxbury,	123	81	78	113
Chicopee,	102	34	25	50
Bridgewater,	95	38	133	55
Salem,	92	76	52	95
Springfield,	88	56	55	102
Fall River,	75	45	38	71
Lynn,	69	25	28	58
Monson,	55	11	3	13
Cambridge,	54	50	51	67
Charlestown,	51	56	74	66
Newburyport,	51	27	15	23
Chelsea,	45	25	33	28
Holyoke,	42	12	15	21
Taunton,	38	10	13	20
Milford,	33	5	11	40
Waltham,	35	16	14	9
	6,135	4,039	4,393	5,622
Nautical School Ship,				12
Gardner,				15
Millbury,				27

The number of children bound out or given in adoption, at the several almshouses, is as follows :

TABLE No. 24.

	1859.	1860.	1861.
Tewksbury,	69	28	28
Bridgewater,	52	12	20
Monson,	139	118	89
Totals,	260	158	137

This is a decrease of 21 for 1861, which is due to the condition of the country, and also to a lack of material,—the great mass of the children being yet too young to be apprenticed. In connection with this subject, the Commissioners would call attention to the following quotation from their last year's Report, and respectfully urge some legal preventive for the gross wrong inflicted both on the children and on society by their compulsory discharge, under the circumstances alluded to.

“Drunken and vicious parents, morally and physically unable to take care of their children, who are comfortably provided for in the almshouses, or furnished with a pleasant home in some respectable family, are constantly insisting on their discharge; having obtained them, they either return them in a short time half naked and filthy, and well stocked with those ‘evil communications which corrupt good manners,’ or dispose of them in such a way that their ruin is inevitable, and they become paupers and convicts, instead of honest and virtuous citizens. Young females, too, are sometimes demanded by their friends, when it is well known that they are to be doomed to a life of prostitution.”

BASTARDY CASES.

The Commissioners are glad to report a decided decrease in the number of illegitimate children born in the State institutions. This is doubtless due to the stringent provisions of the amended Bastardy Act, under which a sure retribution is meted out to the guilty, who can no longer use the almshouses as at once a convenience and a protection from exposure.

During the past year the Commissioners have commenced thirty prosecutions under this Act, of which five have been arranged by uniting the parties in marriage and payment of costs. Twelve others have been settled for the "benefit of the Commonwealth," and the amount of \$2,122.35 has been thus received, an account of which has been duly rendered. One case has been abandoned for good cause, and the others remain unsettled.

APPROPRIATION AND EXPENSES OF THE COMMISSION.

The sum of \$7,500 was appropriated by the legislature for the maintenance of this department for the present financial year. In the three quarters ending September 30, 1861, \$5,123.67 has been expended, leaving for the remaining quarter a balance of \$2,376.33.

The expenses for the entire year will be about \$6,800, making a saving of some seven hundred dollars from the amount appropriated. After deducting the sums collected and accounted for to the treasurer, the net cost of the department for 1861 will but slightly exceed four thousand dollars.

H. B. WHEELWRIGHT.
EDWARD HAMILTON.
LEVI REED.

APPENDIX.

[I.]

Faupers and Lunatics belonging to other Communities.

The undersigned herewith respectfully submits the following Supplementary Report, for the statements contained in which he is alone responsible.

Frequent allusion has been made in previous Reports to the gross imposition practiced upon Massachusetts by other communities in forcing her to support their paupers and lunatics.

The importance of this subject, as well in its effect upon their material interests, as in its most pernicious influence on the public morals, has never been duly realized by our people. Even the enormous cost has not aroused them to a proper sense of the wrong inflicted. They complain of their State tax, but fail to recognize its cause. In each succeeding year, Board after Board of Commissioners has raised in vain the voice of warning. Their honest attempts to execute the existing laws have been met with the cry of "inhumanity," and a direct interference with their functions. Their earnest entreaties for a remedy against existing and impending evils have been answered by threats to abolish the Supervising Board. With little aid and less sympathy, they have struggled against an increasing wrong till at last the astounding fact appears, that while the whole State has been agitated by the alleged misuse of a portion of the income of the school fund, the people have paid within seven or eight years a sum nearly equal to that entire fund—for what? For the support of persons *who have no claim whatever upon their charity*, but an undoubted and comfortable home in the communities which have repudiated them. This sum is large enough to found two or three colleges; or to establish and maintain forever six hundred State scholarships. Its mere annual interest is larger than the whole income of Harvard University, and would support all the paupers and lunatics for whom the State is properly chargeable. And yet vast as it is, it would have been doubled, but for the unremitted efforts of the State officers to remove the cause of the expense.

We propose, in this Appendix, to place before the public the evidence of the truth of the statements made on this subject by past and present Commissioners, giving names, facts and figures, taken from official records. We would answer, too, by these, the reckless and unfounded charges made by the authorities and presses of other States against our own officials—of “dropping” our paupers within their limits; when in fact these paupers were only a portion of their own—returned to them to receive that support they were legally and morally bound to furnish. Foremost in these accusations have been the press and some of the officials of New York, whose attention is especially invited to the facts which immediately follow.

1.—*Lunatics remaining in the Hospitals.*

Number remaining Oct. 1st, 1859,	415
“ “ “ “ 1860,	547

Increase of lunatics in one year,	132
---	-----

Or half the number that one hospital is intended to accommodate.

The table following will show the places legally and in common justice bound to support these 547 lunatics, and the number belonging to each.

	Total.	In Worcester Hospital.	In Taunton Hospital.	In Northampton Hospital.
NEW YORK,	142	29	49	64
British Provinces,	88	22	36	30
Maine,	10	3	5	2
New Hampshire,	10	5	5	—
Vermont,	5	4	—	1
Rhode Island,	5	—	2	3
Connecticut,	4	2	1	1
Other States,	9	3	5	1
MASSACHUSETTS,	178	42	64	72

Besides these, there are 96 whose place of landing or settlement cannot be ascertained, almost the whole of whom came unquestionably from New York or the Provinces.

Thus it appears that out of these 547 lunatics, Massachusetts is bound to support but 178, and including the "*unknown*," but 274, all of whom might be accommodated in one institution with ease (after removing the harmless incurables to an almshouse,) at an expense not exceeding \$32,000 per annum. The other two hospitals might be given up to private patients, and prove a source of income, instead of expense, to the Commonwealth.

The fact that *three* hospitals are maintained instead of *one*, is due directly and entirely to the lunatics coming in or sent in from New York and the British Provinces.

2.—*Lunatics Supported.*

We have not room to give all the facts, but in evidence of the truth of the statements made above, we publish the following names of lunatics supported in our insane hospitals during the year 1860—all chargeable to New York—and *one hundred and eighty-five* in number and their several bills.

Amount paid by the Commonwealth for the Support of Lunatic Paupers in the Hospitals, from their admission to the present date, who were patients in the year ending October 1, 1860, who were born, or paid "head-money," in the State of New York, and had acquired no settlement in Massachusetts.

Arpe, Gottlieb, . . .	\$66 37	Coppitan, Henry, . . .	\$79 56
Ahearn, John, . . .	122 06	Carney, John, . . .	46 03
Anspieggor, George, . . .	249 01	Conway, Ann, . . .	390 60
Alanco, Anacreta, . . .	129 21	Codelay, Cate, . . .	329 00
Burns, David, . . .	629 00	Connelly, Ellen, . . .	111 71
Begin, Patrick, . . .	221 63	Connell, Michael, . . .	30 69
Barney, Samuel, . . .	249 93	Clancy, Mary, . . .	60 34
Bradley, Thomas, . . .	267 21	Cummisskey, Hugh, . . .	1,000 81
Beck, Augustus, . . .	248 86	Callahan, Mary, . . .	1,613 13
Brown, Mary A., . . .	16 71	Cuthbertson, Mary, . . .	393 74
Brown, John, . . .	67 50	Coops, Cate, . . .	379 08
Burns, Bridget, . . .	1,338 79	Clarke Ellen, . . .	} 182 41
Bradley, Cate, . . .	46 39	Courtwright, Joseph, . . .	
Buckley, Honora, . . .	311 83	Demmond, Francis . . .	86 37
Buckley, Cornelius, . . .	342 43	Dunleary, James, . . .	525 54
Brannan, Ellen, . . .	890 06	Decie, Ellen H., . . .	416 29
Burke, Patrick, . . .	358 30	Daily, Ellen, . . .	101 21
Butler, Ann, . . .	239 55	Dolan, Dennis, . . .	453 94
Blunt, Cornelius, . . .	374 05	Dominique, John, . . .	52 84
*Carrigan, Ann, . . .	311 90	Delap, William, . . .	8 87
Crowley, Margaret, . . .	70 00	Devine, Ellen, . . .	813 33

Dunn, Mary, . . . }	\$154 59	Linnahan, Johanna, . . .	\$233 13
Dieble, Auguste, . . . }		Little, Bridget, . . .	167 22
Deary, Edward, . . .	164 83	Lynch, Mary, . . .	41 00
Dolan, John, . . .	513 35	Lynch, Edward, . . .	76 03
Donaldson, Eliza, . . .	49 21	Mack, James, . . .	379 28
Donnovan Catherine, . . . }		Moore, Thomas, . . .	652 35
Delaney, James, . . . }	25 69	Malone, Hannah, . . .	609 20
Eglise, L. H. H. N., . . .	100 84	McCann <i>alias</i> McGann, . . .	
Forrest, Michael, . . .	341 91	Elizabeth, . . .	723 77
Fitzpatrick, Patrick, . . .	870 26	Magney, John, . . .	1,583 00
Flynn, Ann, . . .	912 76	Maguire, Andrew, . . .	447 16
Fitzpatrick, Daniel, . . .	1,059 52	Maloney, Bridget, . . .	1,396 82
Fitzgerald, Timothy, . . .	713 63	Mahar, Margaret, . . .	354 45
Fiske, Mary Ann, . . .	1,090 00	Morgan, Kate, . . . }	
Gorman, Margaret, . . .	579 22	McReady, Bridget, . . . }	410 50
Gormly, Bernard, . . .	323 96	Morton, Richard, . . .	680 45
Garvey, James, . . .	250 04	Mack, Margaret, . . . }	
Glennin, Margaret, . . .	939 83	Minturn, Bridget, . . . }	123 43
Griner, Baldwin, . . .	262 45	Macall, Solomon, . . . }	
Graves, James, . . .	147 96	*Murphy, John, . . .	97 84
Geiger, Jacob, . . .	317 54	McAvoy, Dennis, . . .	522 45
Harmon, Margaret, . . . }		Mens, John, . . .	184 00
Hayden, Thomas, . . . }	154 14	Mannahan, Patrick, . . .	95 00
Henderson, Mary, . . .	1,929 20	McCutcheon, James, . . . }	
Horik, George, . . .	143 56	McCabe, John, . . . }	82 78
Humphrey, Mary, . . .	900 27	McElroy, Hugh, . . . }	
Harrigan, Ellen, . . .	224 68	McQuade, Bridget, . . .	495 77
Hyland, Mary, . . . }		McCormick, Esther, . . .	107 59
Hartinger, Mary, . . . }	130 69	Munroe, Peter, . . .	523 93
Heffernan, John, . . .	30 00	Moran, Mary, . . .	475 41
Halloran, Ellen, . . .	152 85	Mackey, Joseph, . . .	86 37
Howard, Thomas, . . . }		McCarty, Eugene, . . .	59 21
Heyworth, John, . . . }	221 96	Mans, Alexander, . . .	242 66
Joyce, Mary, . . .	132 50	Mantha, Samuel, . . .	32 87
Joyce, John, . . .	147 00	Nultry, Mary, <i>alias</i> Nealty, . . .	298 83
Johnson, George, . . . }		Nulty, Terrance, . . .	333 84
Judge, Ann, . . . }	74 22	O'Donald, Ellen, . . .	159 83
Jones, Margaret A., . . .	14 21	O'Donnell, Mary, . . .	349 44
Krauts, Valentine, . . .	459 90	O'Brien, Catherine, . . .	588 37
Kennedy, Julia, . . .	784 06	O'Brien, Ellen, 2d, . . .	1,076 63
Kelley, Joseph, . . .	1,321 10	O'Brien, John, . . . }	
Keiley, Hannah, . . .	274 72	O'Neil, Julia, . . . }	239 12
Keenan, Mary, . . . }		O'Brien, Catherine, . . . }	
Keyser, Abraham A., . . . }	182 98	O'Brien, Ann, . . . }	352 55
Kirk, William, . . .	56 71	O'Connell, Margaret, . . . }	
King, William, . . .	25 00	O'Mally, Thomas, . . . }	
Lord, Alicia, . . .	216 15	Pope, Alexander, . . .	2,226 10

Price, James, . . .	\$63 19	*Scammell, Susan, . . .	\$295 08
Provan, Euphemia, . . .	292 00	Smith, Elizabeth, . . .	36 71
Powell, John, . . .	83 87	Shirlock, Peter, . . .	1,097 48
Quinlan, John, . . .	} 449 33	Shehan, Mary, . . .	815 48
Quinn, Charles, . . .		Sullivan, Mary, . . .	1,850 06
Ryan, Catherine, . . .	393 40	Shehan, Kate, . . .	490 72
Rholling, Ruth, . . .	1,905 17	Sullivan, Ann, . . .	294 72
Ranney, Catherine, . . .	} 457 19	Schulter, Frederick W., . . .	218 98
Ripp, Mary, . . .		Sharkey, Martin, . . .	1,602 58
Reed, Joseph, . . .	238 97	Shea, Mary, . . .	186 84
Riley, Ann, . . .	733 53	Somers, Bridget, . . .	164 90
Ryan, Mary, . . .	180 68	Scannell, Joanna, . . .	313 08
Reddington, Mary G., . . .	90 03	Thomas, Joseph, . . .	242 89
Rafferty, Ann, . . .	196 53	Taylor, John, . . .	396 92
Renner, Ernest G., . . .	269 63	Van Kaupen, Claus, . . .	115 34
Ryan, Julia, . . .	} 159 46	Watson, Matthew, . . .	209 46
Reilly, Ann, . . .		Walch, Ellen, . . .	49 21
Rycroft, John, . . .	}	Williams, Francis, . . .	377 60
Smithwaite, William, . . .		Winn, Morris, . . .	88 87
Smith, Catherine, . . .	1,060 86	Weidle, Sophia, . . .	518 21
Sullivan, Alexander, . . .	65 69	Welch, Bridget E., . . .	537 77
Schayer, Matthew, . . .	187 56	Welch, Mary A., . . .	732 63
Scott, Thomas, . . .	93 19	Welcome, Ann, . . .	486 35
Sullivan, Alice, . . .	518 21	Zeizig, Heinrick, . . .	242 57
Saxton, Mary, . . .	315 64		
Sharkey, Ann, . . .	203 93	Total, . . .	\$66,349 26

NOTE.—The names marked with an asterisk are those of the three lunatics whose removal to New York by the undersigned, in July, 1860, occasioned the virulent abuse of this State and its officers by certain New York journals. Two of them had landed there within three years, and their names were on record: the third had been brought thence into Massachusetts and “dropped” in our streets. They were not removed until these facts were ascertained, and the friends of the only party who had any were duly notified; nor until their bills had amounted to the comfortable sum of \$704.82. It is refreshing to know that the Commissioners of New York, always honorable and just, admit these persons to be their own paupers, and are accordingly now maintaining them. And that this “vile and devilish” transaction, this “piece of mean and nasty swindling,” this “inhuman and infamous trick”—according to the press—is—according to their own pauper managers—an honorable and just proceeding, which they imitate whenever necessary.

The lunatics from Canada and the other Provinces, though less numerous, have proved quite as costly.

3.—*Lunatics Removed.*

At the close of 1854 there were a little over 400 lunatics supported by the State.

At the close of 1860 there were 547, and yet during the last seven years more than 600 have been sent by the Commissioners to the places

where they belonged,—nearly all of them life cases. By removing about one hundred a year, it was found that their number could be kept nearly stationary, and in six years almost 600 were sent away, thus preventing demands for increased accommodations ;—but owing to the obstacles before alluded to, during the year 1860, only 30 have been removed, and the number has risen from 415 to 547—an increase in a single year of 132. The experience of all the past, and the results of the two months of the present year that have elapsed, prove that the same rate of increase is continuing.

Now to form an idea of the cost of these strangers, let the reader estimate the amount for 600 persons, for terms varying from one to six years, at \$140 per annum, being the average price paid in cash from the treasury for each patient ; let him add to this the cost of maintaining them for the rest of their lives ; and after putting down the long row of figures which form the answer to this sum, let him remember that this relates only to lunatics removed directly from the hospitals, and does not include the imbeciles, idiots, cripples, and other miscellaneous contents of the four pauper institutions, removed during the last six years, amounting to over 10,000.

And where, too, would this army of madmen have been kept ? At what outlay for buildings and land ? At what cost for furniture, bedding and salaries ? If 575 State lunatics (in addition to private and town patients) crowd our three hospitals to repletion, what would have been done with those removed, who were equal in number ?

A fair consideration of all these items will show the expenditure *prevented* by removal by the Alien Commissioners, for the past seven years ; and what must be the inevitable result, if, through a false philanthropy, we adhere to the fatal policy of bearing nearly all our neighbors' burdens, when they are even more able than we to fulfil their duties.

4.—*Paupers from other Places.*

In further proof of our statements, we submit the following returns from the almshouse at Monson, which is about an average of the four pauper institutions, in the nativity, &c., of its inmates :

For the year ending October 1, 1860, there were admitted,	. 1,413
Deducting transfers from other houses,	. . . . . 191

There remain, 1,222
---------------	-----------------

For whose support the following places are holden :

NEW YORK,	. . . . . 520
British Provinces,	. . . . . 164
Connecticut,	. . . . . 38

Pennsylvania,	31
Maine,	21
New Hampshire,	15
Rhode Island,	8
Vermont,	8
Other States,	28
Unknown,	68
MASSACHUSETTS,	321
	<hr/> 1,222

Somewhat astounded by this result—New York contributing almost half of the inmates, and Massachusetts but 16 more than one-fourth—we examined other years, and subjoin the results :

For the year ending October 1, 1857, there were admitted, .	704
Settlements unknown,	86
	<hr/>
Leaving,	618

For whose support the following places are holden :

NEW YORK,	270
British Provinces,	73
Vermont,	23
Connecticut,	21
Other States,	33
MASSACHUSETTS,	198
	<hr/> 618

For the year ending December 31, 1855, there were admitted, .	498
Settlements unknown,	96
	<hr/>
Leaving,	402

For whose support the following places are holden :

NEW YORK,	203
British Provinces,	55
New Hampshire,	9
Other States,	21
MASSACHUSETTS,	114
	<hr/> 402

For the time between May 1, 1854, and January 1, 1855, being the first eight months after the opening of the insti- tution, there were admitted,	445
Settlements unknown,	106
	<hr/>
Leaving,	339

Belonging as follows :

To NEW YORK,	123
British Provinces,	50
Connecticut,	31
Rhode Island,	16
Other States,	18
MASSACHUSETTS,	101
	<hr/> 339

By these indisputable data, it appears that New York and the Provinces, in these four periods, furnished 1,458 paupers, at Monson, and Massachusetts but 734.

More figures can be furnished, if wanted, but here surely are enough to show that but for these contributions from our neighbors, two of the four pauper institutions need not have been built, and the expense of maintaining them for six years and a half could have been saved.

5.—*Expenses incurred for the last seven years, in consequence of Lunatics and Paupers having settlements elsewhere.*

Cost of hospital at Northampton,	\$326,251 82
Expense of maintaining the same to January 1, 1861,	64,495 76
Expense of maintaining lunatics not chargeable properly to this State, at Worcester, Taunton, and elsewhere, from January 1, 1854, to January 1, 1861,	230,632 91
	<hr/>
Total for lunatics,	\$621,380 49
Cost of two pauper institutions,	\$153,938 77
Expense of maintaining the same, from May, 1854, to January 1, 1861,	420,354 22
Expense of maintaining such paupers, from October, 1853, to May, 1854,	25,000 00
Expense of removing paupers for seven years,	21,000 00
Total for paupers,	<hr/> 620,292 99
Total expense for both,	<hr/> \$1,241,673 48

We have taken great pains to verify this amount, and we feel confident that any necessary correction would only increase it.

A most searching investigation, instituted by the Superintendent of Alien Passengers, has proved beyond a doubt, that the "head-money," paid within the State for the past five years, will support all of those paying it, that have become a public charge, and leave a large surplus.

This has been the experience of the New York Commissioners of Emigration. Why should Massachusetts pay more?—a million of dollars more in seven years? Have the tax-payers nothing to say about it?

The remedy for this evil is simple enough. It is merely to apply to the hospitals the same system which has wrought such a reform in the three almshouses—reducing their current expenses to less than a hundred thousand dollars per annum, and bringing down their numbers to a point lower than ever before. It is to *purge the institutions*; gently, humanely, but firmly to remove every patient, capable of being removed, and justly chargeable to another place, to that place, and bar his return. There is no “barbarity” in this course. It is practiced rigorously by all the neighboring States, and if neglected by us, must inevitably result in filling up our hospitals, and loading us with a burden too heavy to be borne. The Commissioners are anxious to execute our own wholesome laws. They are willing to encounter fatigue, hardship and personal hazard abroad;—but they should be protected at home from vexatious law-suits, political assaults, and perpetual threats and persecutions. They are at once the protectors of the poor, and guardians of a weighty interest of the whole people. They must be sustained in all things lawful, as are their co-workers in other States, by the press, the government and public opinion. Thus aided, a heavy load can speedily be lifted from the finances of the State. Against these mighty agents, their efforts must be powerless.

H. B. WHEELWRIGHT.

[II.]

The following is a List of the Persons removed from the State under the law of 1860, and the Amount of Fare in each case.

Date.	Name.	Where Sent.	Expense.
1860.			
Oct. 5,	Lahey, James, . . .	Ireland, . . .	\$19 50
	Ryan, Thomas, . . .	" . . .	19 50
	Welch, Peter, . . .	" . . .	19 50
	Morton, Henry, . . .	New York, . . .	2 50
8,	McGraib, Stephen, . . .	" . . .	2 50
11,	Binnun, Edward, . . .	" . . .	2 50
17,	McCormick, Matthew, . . .	Hartford, Conn., . . .	3 50
	" Winnifred, . . .	" . . .	3 50
20,	Rose, Manuel, . . .	Fayal, . . .	20 00
22,	Addison, James, . . .	New York, . . .	2 50
26,	Bradly, Thomas, . . .	" . . .	2 50
30,	Hughes, Maria, . . .	Charlottetown, P. E. I., . . .	} 30 00
	" Charles, . . .	" " . . .	
	" Augustus, . . .	" " . . .	
	" Betsey, . . .	" " . . .	
	" George, . . .	" " . . .	
	" James, . . .	" " . . .	
	" Gertrude, . . .	" " . . .	
Nov. 8,	Jones, David, . . .	New London, Conn., . . .	2 50
10,	Howard, Edwin E., . . .	Coldwater, Mich., . . .	10 00
	Rennan, George, . . .	New York, . . .	2 50
14,	McCarty, Mary, . . .	" . . .	2 50
	Guise, William, . . .	" . . .	2 50
	Hughs Cornelius, . . .	" . . .	2 50
	Wilson, Thomas, . . .	" . . .	2 50
	La Mar, Mrs., . . .	France, . . .	19 50
19,	Oakes, Thomas, . . .	New York, . . .	2 50
22,	Smith, Edward, . . .	" . . .	2 50
23,	Roach, James, . . .	" . . .	2 50
27,	Donnelly, Catharine, . . .	Ireland, . . .	} 17 25
	" Mary, . . .	" . . .	
Dec. 6,	Kelly, Samuel, . . .	New York, . . .	2 50
12,	Wheaton, Harriet, . . .	Cornwallis, N. S., . . .	} 12 00
	" Aurelia, . . .	" " . . .	
	" Wentworth, . . .	" " . . .	
	" Wilford, . . .	" " . . .	
13,	McCormick, John, . . .	New York, . . .	2 50
14,	Harp, Albanis, . . .	" . . .	2 50
	Cassidy, John, . . .	" . . .	2 50
17,	Gorray, Joseph, . . .	" . . .	2 50
	" Kate, . . .	" . . .	2 50
	Larrabee, Asa, . . .	" . . .	2 50
18,	Blake, William, . . .	" . . .	2 50

PERSONS REMOVED—Continued.

Date.	Name.	Where Sent.	Expense.
Dec. 18,	Blake, Johanna, . . .	New York, . . .	\$2 50
	“ Cilezter, . . .	“ . . .	} 2 50
	“ John, . . .	“ . . .	
19,	Howard, John, . . .	“ . . .	2 50
	Anderson, Frank, . . .	“ . . .	2 50
	Sweeney, Terrence, . . .	Ireland, . . .	19 50
	“ Maria, . . .	“ . . .	19 50
	“ Edward, . . .	“ . . .	19 50
	“ Margaret, . . .	“ . . .	19 50
	Coleman, Elizabeth, . . .	“ . . .	19 50
	Gehagan, Arthur, . . .	England, . . .	19 50
20,	Cavanagh, John, . . .	New York, . . .	2 50
21,	Lyman, Joseph, . . .	“ . . .	2 50
22,	Murry, Thomas, . . .	“ . . .	2 50
24,	Newman, Charles, . . .	Halifax, N. S., . . .	} 14 00
	“ Sarah, . . .	“ “ . . .	
	“ Sarah, . . .	“ “ . . .	
	Bateman, Richard, . . .	“ “ . . .	7 00
27,	Ashton, William D., . . .	New York, . . .	5 00
	Tirrell, Sophia M., . . .	Seymour, Conn., . . .	6 50
	Graham, Elizabeth, . . .	New York, . . .	} 2 50
	“ William, . . .	“ . . .	
	“ Charles, . . .	“ . . .	
	“ Thomas, . . .	“ . . .	
1861.			
Jan. 1,	Carson, William, . . .	St. John, N. B., . . .	5 00
5,	Sullivan, Patrick, . . .	Richmond, Ind., . . .	} 15 75
	“ Kate, . . .	“ “ . . .	
	“ John, . . .	“ “ . . .	
	Boison, Andrew, . . .	New York, . . .	2 50
	Barry, Ella, . . .	“ . . .	} 2 50
	“ Kitty, . . .	“ . . .	
	“ Thomas, . . .	“ . . .	
7,	Austen, Moses, . . .	Portland, Me., . . .	1 00
	Fox, William D., . . .	Ogdensburg, N. Y., . . .	9 00
10,	Fitzpatrick, John, . . .	New York, . . .	2 50
12,	Lunn, George C., . . .	Toronto, Ca., . . .	} 43 75
	“ Jane, . . .	“ “ . . .	
	“ Ann, . . .	“ “ . . .	
	“ Charles, . . .	“ “ . . .	
	“ George, . . .	“ “ . . .	
	“ Mary, . . .	“ “ . . .	
	“ Samuel, . . .	“ “ . . .	
14,	Fuller, William, . . .	New York, . . .	2 50
	Jackson, William, . . .	Portland, . . .	} 3 00
	Vigue, George, . . .	“ . . .	
15,	Nickerson, Phineas, . . .	“ . . .	1 25
16,	Chestnut, James, . . .	New York, . . .	2 50
17,	Anderson, Thomas, . . .	“ . . .	2 50
21,	Quimby, Benjamin, . . .	Portland, . . .	1 25

PERSONS REMOVED—Continued.

Date.	Name.	Where Sent.	Expense.
Jan. 24,	Burgess, Edward, . .	Chicago, . . .	\$18 00
	“ Medora, . . .	“ . . .	
	“ child, . . .	“ . . .	
	“ child, . . .	“ . . .	1 00
28,	Brown, Archibauld, . .	Portland, . . .	
29,	Chappelle, Eugene, . .	New York, . . .	
Feb. 1,	Robertson, John, . .	“ . . .	2 50
6,	McCurday, Abner D., . .	Portland, . . .	1 25
	Wyman, Abel, . . .	Concord, N. H., . .	2 00
13,	Carr, Brackett, . . .	Nashua, N. H., . .	1 20
14,	Kenyon, Samuel, . . .	Ireland, . . .	24 50
18,	Tolland, Patrick, . . .	New York, . . .	2 50
21,	Day, George, . . .	“ . . .	2 50
	Livingston, Margaret, . .	St. John, N. B., . .	6 00
23,	McGrath, Thomas, . . .	New York, . . .	2 50
26,	Lane, Peter S., . . .	“ . . .	2 50
	Dolan, Michael, . . .	“ . . .	2 50
27,	Barry, James, . . .	Portland, Me., . .	1 00
28,	Lang, James, . . .	New York, . . .	2 50
Mar. 8,	Manning, John, . . .	“ . . .	2 50
18,	Buckly, Patrick, . . .	“ . . .	2 50
25,	McCarty, Michael, . . .	“ . . .	2 50
27,	Perkens, Edward, . . .	“ . . .	2 50
April 8,	Johnson, William, . . .	“ . . .	2 50
10,	Heiland, Hugo, . . .	“ . . .	2 50
11,	Chivers, Charles, . . .	“ . . .	2 50
16,	De Avignon, Rosa, . . .	“ . . .	7 50
	“ Joseph, . . .	“ . . .	
	“ Charles, . . .	“ . . .	
	“ Frances, . . .	“ . . .	
	“ Lotitia, . . .	“ . . .	
	“ Rosa, . . .	“ . . .	1 25
18,	Carey, Thomas, . . .	Portland, . . .	
22,	Taylor, James, . . .	New York, . . .	
	“ Ann, . . .	“ . . .	
	“ Sarah, . . .	“ . . .	
	“ James W., . . .	“ . . .	2 50
26,	Killdesff, Ann, . . .	“ . . .	
27,	Campbell, Maria, . . .	Halifax, N. S., . .	
	“ Maria, . . .	“ “ . . .	
	“ Mary Ann, . . .	“ “ . . .	
	“ John P., . . .	“ “ . . .	29 00
	“ Jane, . . .	“ “ . . .	
	“ James, . . .	“ “ . . .	
30,	Noyes, Thomas E., . . .	Bath, Me., . . .	1 25
	Gallagher, Patrick, . . .	New York, . . .	2 50
May 3,	McShehan, Margaret, . .	“ . . .	2 50
	Hawks, Leina, . . .	“ . . .	2 50
	“ John, . . .	“ . . .	
4,	Moore, George W., . . .	Littleton, N. H., . .	5 50
7,	McGann, John, . . .	Chicago, . . .	11 00

PERSONS REMOVED—Continued.

Date.	Name.	Where Sent.	Expense.
May 8,	Huson, Joseph, . . .	Albany, . . .	\$3 50
	Antwin, David, . . .	Portland, . . .	} 2 50
	" Sarah, . . .	" . . .	
	" Charles, . . .	" . . .	
	" Emma L., . . .	" . . .	
	" Ellen, . . .	" . . .	
	" Cynthia, . . .	" . . .	} 1 35
9,	Bench, Ann, . . .	Providence, . . .	
	Casey, Hannah, . . .	Woonsocket, R. I., . . .	} 1 00
	" John, . . .	" . . .	
14,	Laughlin, Isabella, . . .	England, . . .	17 00
17,	Moran, Patrick, . . .	Ireland, . . .	19 50
	Collins, Timothy, . . .	" . . .	} 39 00
	" Margaret, . . .	" . . .	
	" John, . . .	" . . .	
	" Mary, . . .	" . . .	} 19 50
	Welch, William, . . .	" . . .	
	Murphy, Patrick, . . .	" . . .	19 50
	Clement, Catharine, . . .	England, . . .	} 19 50
	" Sarah E., . . .	" . . .	
	Malony, John, . . .	Ireland, . . .	19 50
18,	Osk-yah-oh-wah, (Indian,) . . .	Albany, . . .	} 10 50
	Morleah, (Indian,) . . .	" . . .	
	Jennee, (Half-Breed,) . . .	" . . .	} 9 00
20,	O'Regan, Michael, . . .	St. John, N. B., . . .	
	" Catharine, . . .	" " . . .	} 6 75
	Cavannah, Ann, . . .	" " . . .	
	" Michael, . . .	" " . . .	
	" Rosanna, . . .	" " . . .	} 10 00
	Duane, Mary, . . .	" " . . .	
	" Laura, . . .	" " . . .	} 2 50
21,	Coogan, William, . . .	New York, . . .	
	" Ellen, . . .	" . . .	} 2 50
22,	Morrison, Dennis, . . .	" . . .	
	McEnery, Michael, . . .	" . . .	2 50
23,	Roxbury, Albert, . . .	" . . .	2 50
	Schlehoof, Charles, . . .	" . . .	2 50
	Walter, August, . . .	" . . .	2 50
	O'Brien, Mary Ann, . . .	Montreal, Ca., . . .	9 00
30,	Quinn, Ann, . . .	Stonington, . . .	2 00
	Kendredge, Ellen, . . .	St. John, N. B., . . .	} 9 00
	" Margaret, . . .	" " . . .	
	" Adeline, . . .	" " . . .	
	" Bella, . . .	" " . . .	} 19 50
31,	McGlade, Margaret, . . .	England, . . .	
	Hunt, Ann, . . .	Albany, . . .	} 3 50
	" William, . . .	" . . .	
June 1,	Silva, Jose, . . .	Fayal, . . .	20 00
	Pedro, Thomas, . . .	" . . .	20 00
4,	Joakin, Antone, . . .	Flores, . . .	21 00
	McCarty, Kate, . . .	New York, . . .	2 50

PERSONS REMOVED—Continued.

Date.	Name.	Where Sent.	Expense.
June 4,	Burns, James, . . .	Halifax, N. S., . . .	\$18 00
	" Mary, . . .	" " . . .	
	" James, . . .	" " . . .	
	" Marry, . . .	" " . . .	
	" Ann, . . .	" " . . .	
	" Elizabeth, . . .	" " . . .	4 20
6,	Backus, Jane, . . .	Claremont, N. H., . . .	
10,	Manning, Ann, . . .	New York, . . .	
	Coughlan, John, . . .	" . . .	
12,	Holmes, John R., . . .	Bangor, Me., . . .	
14,	Reynolds, Richard, . . .	New York, . . .	2 50
	Doherty, Michael, . . .	New Haven, Conn., . . .	2 50
17,	Sullivan, Mary, . . .	New York, . . .	4 50
	" Martin, . . .	" . . .	5 00
	" John, . . .	" . . .	
	" Margaret, . . .	" . . .	
18,	Aberleen, Alexander, . . .	" . . .	2 50
19,	Furgerson, John, . . .	" . . .	2 50
	" Peter, . . .	" . . .	2 50
21,	Flynn, John, . . .	" . . .	2 50
	Calnon, Michael, . . .	" . . .	2 50
	Ryan, George, . . .	" . . .	2 50
22,	Cunningham, Bridget, . . .	Halifax, N. S., . . .	18 00
	" Margaret, . . .	" " . . .	
	" Mary, . . .	" " . . .	
	" Thomas, . . .	" " . . .	
24,	Parkinson, Robert, . . .	Philadelphia, . . .	4 50
	Cass, Ann, . . .	New York, . . .	2 50
26,	O'Connor, Michael J., . . .	St. John, N. B., . . .	5 00
27,	Miller, Mary, . . .	New York, . . .	2 50
	" Alice, . . .	" . . .	
July 1,	Keefe, Johanna, . . .	" . . .	2 50
5,	Rouse, John, . . .	" . . .	2 50
	Slattery, Eliza, . . .	" . . .	2 50
	" Catharine, . . .	" . . .	2 50
6,	Fotham, Joseph, . . .	" . . .	2 50
	Bahler, John, . . .	" . . .	3 75
	" Frederick, . . .	" . . .	
	Faireclough, Thomas, . . .	" . . .	7 50
	" Mary, . . .	" . . .	
	" Charles, . . .	" . . .	
	" Elizabeth, . . .	" . . .	
	Gardner, James, . . .	Halifax, N. S., . . .	7 00
	Dillon, Mary Ann, . . .	" " . . .	7 00
	Norton, Ellen, . . .	Ireland, . . .	19 50
	Crowley, Patrick, . . .	" . . .	19 50
	Ward, Benjamin, . . .	England, . . .	19 50
	Kelly, Ann, . . .	Ireland, . . .	19 50
	Phillips, John, . . .	England, . . .	
	" Ann, . . .	" . . .	
	" Ann W., . . .	" . . .	

PERSONS REMOVED—Continued.

Date.	Name.	Where Sent.	Expense.
July 6,	Phillips, William H.,	England,	\$86 75
	" John, .	"	
	" Richard C.,	"	
	" Mary, .	"	
	Hyland, Philadelphia,	"	68 25
	" Mary R.,	"	
	" Thomas S.,	"	
	" Frederick J.,	"	
	" Edward J.,	"	18 00
	McGee, Eliza, .	"	
12,	Thobold, John, .	New York,	2 50
	Whitaker, Ann, .	"	3 75
	" James, .	"	
	Waseman, Kate, .	"	2 50
	Cormody, Margaret, .	"	2 50
	Marvin, George, .	Portland,	1 00
15,	Hammond, William H.,	St. Johnsbury, Vt.,	6 25
	Drew, Valorious, .	New York,	2 50
17,	Maloney, Dennis, .	"	2 50
	" Mary, .	"	2 50
19,	Rutherford, William,	Albany,	3 50
22,	Kelly, Jane, .	New York,	7 50
	" John F., .	"	
	Fennan, Mary Ann,	"	
	" William, .	"	
	" Elizabeth, .	"	2 50
	Porter, Sarah, .	"	
25,	Vail, Mary, .	Bangor,	3 00
	Sullivan, Jeremiah, .	New York,	2 50
26,	Murphy, Bridget, .	Providence, R. I.,	2 02
	" Mary, .	"	
29,	Wardell, Cynthia, .	New York,	2 38
	Holt, John, .	"	2 50
	Morrissey, Rosanna, .	"	5 00
	" Thomas, .	"	
	" Daniel, .	"	
	Woods, Ellen, .	"	2 50
30,	Popple, Julia, .	St. Albans, Vt.,	24 00
	" Frank, .	"	
	" Mary, .	"	
	" Julia, .	"	
	" Sophia, .	"	2 50
	Adams, Margaret,	New York,	
	Garrighan, Owen, .	"	
	Stemmler, Maria, .	"	
31,	Mills, Stephen B., .	Halifax, N. S.,	6 00
	Farren, Thomas, .	Montreal, Ca.,	9 00
	Russell, Charles, .	"	
	" Wife, .	"	
	" Child, .	"	
	" " .	"	

PERSONS REMOVED—Continued.

Date.	Name.	Where Sent.	Expense.
July 31,	Toco, Mrs., . . .	Montreal, Ca., . . .	\$56 00
	" Child, . . .	" " . . .	
August 1,	Tibeault, Mrs., . . .	" " . . .	
	" Child, . . .	" " . . .	
	" " . . .	" " . . .	}
	" " . . .	" " . . .	
	" " . . .	" " . . .	
	" " . . .	" " . . .	
2,	Duffy, Elizabeth, . . .	New York, . . .	2 50
	McCarty, Timothy, . . .	" . . .	2 50
	Morpheus, John, . . .	" . . .	2 50
3,	Mulvery, Mary, . . .	Providence, . . .	}
	" John, . . .	" . . .	
	" Maria, . . .	" . . .	
5,	Gallagher, Patrick, . . .	New York, . . .	2 50
6,	Short, Mary, . . .	" . . .	}
	" " junior, . . .	" . . .	
9,	Howard, Cornelius, . . .	" . . .	2 50
	Meyers, Catharine, . . .	" . . .	}
	" Emma, . . .	" . . .	
	McMullen, James, . . .	" . . .	2 50
	Daley, Daniel, . . .	" . . .	2 50
	Shannon, Ellen, . . .	" . . .	}
	" Mary Ann, . . .	" . . .	
	Davis, James, . . .	St. John, N. B., . . .	3 00
10,	Robinson, Julia, . . .	New York, . . .	}
	" Robert, . . .	" . . .	
	Fitzpatrick, Christopher, . . .	" . . .	}
12,	Riley, Mary, . . .	" . . .	
13,	Chaloner, Richard, . . .	" . . .	1 50
	Duiker, Henry, . . .	" . . .	2 50
	" Ann, . . .	" . . .	2 50
16,	Porter, John, . . .	" . . .	2 50
	Hine, Frederick, . . .	" . . .	2 50
19,	Stewart, Ann, . . .	" . . .	2 50
	Fillmore, Charles, . . .	Portland, . . .	1 00
	Murdock, Margaret, . . .	Bangor, . . .	3 00
21,	Falvey, Mary, . . .	Hamilton, Ca., . . .	10 50
22,	Connolly, Mary, . . .	Halifax, N. S., . . .	6 00
	McCusker, Michael, . . .	Providence, . . .	1 35
28,	Murtigan, Mary, . . .	Albany, . . .	3 50
	Murphy, Hamilton, . . .	New York, . . .	8 50
29,	Falvey, Jeremiah, . . .	Albany, . . .	}
	" Ann Frances, . . .	" . . .	
	" Ann, . . .	" . . .	
	" Elizabeth, . . .	" . . .	
	Webster, Catharine, . . .	Portland, . . .	}
	Wilcox, Catharine, . . .	" . . .	
30,	La Rue, Mary, . . .	Montreal, Ca., . . .	}
	" Mary Ellen, . . .	" " . . .	
31,	Phalon, Mary Ann, . . .	Halifax, N. S., . . .	}
	" Johanna, . . .	" " . . .	

PERSONS REMOVED—Concluded.

Date.	Name.	Where Sent.	Expense.
Aug. 31,	McCaslin, Catharine, . . .	Halifax, N. S., . . .	} \$9 75
	“ William, . . .	“ “ . . .	
	“ Daniel, . . .	“ “ . . .	
	Maguire, John, . . .	New York, . . .	
	Periat, Jules, . . .	“ . . .	2 50
	McCulloch, John, . . .	“ . . .	2 50
Sept. 2,	Mullen, Michael, . . .	“ . . .	} 5 00
	“ Mary, . . .	“ . . .	
	“ John, . . .	“ . . .	
	“ Mary, . . .	“ . . .	
	Noonan, John, . . .	“ . . .	2 50
	Groston, George, . . .	England, . . .	19 50
	Burke, James, . . .	“ . . .	19 50
	Donavon, Jeremiah, . . .	Ireland, . . .	19 50
	Mahony, Mary, . . .	“ . . .	19 50
	Maher, Lizzie, . . .	“ . . .	9 75
	McIntosh, Mary, . . .	“ . . .	} 29 25
	“ John, . . .	“ . . .	
	“ Mary Ellen, . . .	“ . . .	
	Dalton, Antie, . . .	“ . . .	
	Derivan, Bridget, . . .	England, . . .	19 50
	Jones, Ellen, . . .	Ireland, . . .	19 50
7,	Ashley, Caroline, . . .	Prince Edward's Isl., . . .	} 16 00
	“ Edwin, . . .	“ “ . . .	
	“ Alberto, . . .	“ “ . . .	
	“ John R., . . .	“ “ . . .	
	Brady, Elizabeth, . . .	Ireland, . . .	19 50
10,	Emmons, Newill, . . .	St. Hyacinthe, Ca., . . .	} 36 00
	“ Mary, . . .	“ “ . . .	
	“ Philemon, . . .	“ “ . . .	
	“ Alvira, . . .	“ “ . . .	
	“ Joseph, . . .	“ “ . . .	} 2 50
	Boras, Virginia, . . .	“ “ . . .	
	“ Louis N., . . .	“ “ . . .	
	McCluskey, John, . . .	New York, . . .	
	Cullen, Maria, . . .	“ . . .	} 3 75
	“ Sarah, . . .	“ . . .	
14,	Gallup, David, . . .	“ . . .	2 50
16,	Cahill, James, . . .	“ . . .	2 50
	Grant, Malcolm, . . .	“ . . .	2 50
18,	Squires, William, . . .	Bangor, Me., . . .	3 00
20,	Corcoran, Mary, . . .	New York, . . .	} 5 00
	“ Michael, . . .	“ . . .	
	“ Bridget, . . .	“ . . .	
	Brown, George, . . .	“ . . .	2 50
24,	Barry, George, . . .	Albany, . . .	} 7 00
	“ Kate, . . .	“ . . .	
			\$1,932 70
By cash from friends of Caroline Ashley, . . .			\$6 00
“ “ “ of George C. Lunn, . . .			33 75
			39 75
Total expense, . . .			\$1,892 95

The whole number of persons removed from the State, under the law of 1860, during the year, is 394.

It must be recollected that, under the operation of the law of 1860, these 394 paupers have been intercepted, when about to enter the almshouses, and forthwith removed from the State. As very many of them were life cases, and all (by the terms of the statute) likely, in the opinion of the overseers, to be chargeable for at least one year, the economical effect of the law in question can be readily seen by a comparison of the above numbers. The expense of supporting the above number in the almshouses for one year would have exceeded \$15,000.





BOSTON PUBLIC LIBRARY



3 9999 06391 112 5

P. J. Bindery.
MAY 16 1911

FRAGILE
DO NOT
PHOTOCOPY